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REPORT OF
THE HOMESTEAD COMMISSION
MASSACHUSETTS
1913

Amos L. Butterfield
Amherst
Mass

Amos L. Butterfield.



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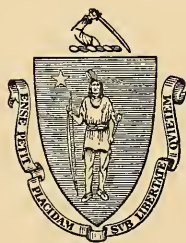
The Commonwealth of Massachusetts.

FIRST ANNUAL REPORT

OF

THE HOMESTEAD COMMISSION.

1914.



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The Commonwealth of Massachusetts.

Boston, May 1, 1914.

To the Honorable Senate and House of Representatives.

In compliance with the provisions of chapter 714 of the Acts of 1912, and chapters 494 and 595 of the Acts of 1913, the Homestead Commission, created by chapter 607 of the Acts of 1911, has the honor to submit the accompanying report and bills.

CHARLES F. GETTEMY, *Chairman.*

KENYON L. BUTTERFIELD.

CLEMENT F. COOGAN.

EVA W. WHITE.

ARTHUR C. COMEY.

WARREN DUNHAM FOSTER.

HENRY STERLING, *Secretary.*

CORNELIUS A. PARKER.

I am unable to concur with the conclusions and recommendations in regard to further regulation and extension of planning boards and the establishment of residence districts as embodied in House bills 121 and 122. I also dissent from any inference that might be drawn from the report, advising the passage of a constitutional amendment empowering the Commonwealth to use its credit to provide homes for a particular class of individuals. It certainly seems to me to be a new function of government to provide homes for able-bodied people. However beneficent the plan, it appears to be too paternalistic, and carrying out this scheme would tend to interfere with the right of personal freedom and initiative, and would appear in many ways opposed to the natural law of supply and demand and of trade.

AUGUSTUS L. THORNDIKE.

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REPORT OF THE HOMESTEAD COMMISSION.

INTRODUCTORY.

The authority and instructions for the work of this commission are found in chapter 607 of the Acts of 1911, chapter 714 of the Acts of 1912, and chapters 494 and 595 of the Acts of 1913.

Under the provisions of chapter 607 of the Acts of 1911, the Homestead Commission recommended (House 441 and 442, 1912) that part of the unclaimed savings banks deposits which had been called into the State treasury by chapter 590, section 56, of the Acts of 1908, should be loaned to the commission for the purpose proposed in chapter 607, Acts of 1911, which was that the Commonwealth should assist mechanics, laborers and others to acquire homesteads or small houses and plots of ground in suburbs of cities and towns.

After the Supreme Court declared that proposition unconstitutional (House 2339, 1912; Opinion of the Justices, 211 Mass. 624) the General Court of 1912 further instructed the Homestead Commission (chapter 714, Acts of 1912) to "continue its investigation of the need of providing homesteads for the people of the Commonwealth, and its study of plans already in operation or contemplated elsewhere for housing wage earners . . . and recommend such legislation as in its judgment will tend to increase the supply of wholesome homes for the people."

The report of 1913 (House 2000, 1913) dealt with the "need of providing homesteads for the people of the Commonwealth."

As the infantile mortality rates unquestionably form a fair index of the character and environment of the individual, the commission elected to study those rates as the most effective means of determining the extent of the need of providing homesteads for the people.

This study showed that if there is to be created a sufficient supply of wholesome homes within the means of the ordinary wage earners, cities and towns must be built according to well-considered plans which will eliminate the unhealthful homes now productive of excessive infant mortality.

In accordance with this conclusion, two bills were recommended for passage. They were enacted by the General Court of 1913 in the following form: —

CHAPTER 494.

AN ACT TO PROVIDE FOR THE ESTABLISHMENT OF LOCAL PLANNING BOARDS BY CITIES AND TOWNS.

Be it enacted, etc., as follows:

SECTION 1. Every city of the commonwealth, and every town having a population of more than ten thousand at the last preceding national or state census, is hereby authorized and directed to create a board to be known as the planning board, whose duty it shall be to make careful studies of the resources, possibilities and needs of the city or town, particularly with respect to conditions which may be injurious to the public health or otherwise injurious in and about rented dwellings, and to make plans for the development of the municipality with special reference to the proper housing of its people. In cities, the said board shall be appointed by the mayor, subject to confirmation by the council, and in cities under a commission form of government, so-called, the members of the board shall be appointed by the governing body of the city. In towns, the members of the board shall be elected by the voters at the annual town meeting.

SECTION 2. Every planning board established hereunder shall make a report annually to the city council or governing body in cities and to the annual town meeting in towns, giving information regarding the condition of the city or town and any plans or proposals for the development of the city or town and estimates of the cost thereof; and it shall be the duty of every such local planning board to file a copy of all reports made by it with the homestead commission.

SECTION 3. The homestead commission, created by chapter six hundred and seven of the acts of the year nineteen hundred and eleven, is hereby directed to call the attention of the mayor and city governments in cities and the selectmen in each town having a population of more than ten thousand at the last preceding national or state census to the provisions of this act in such form as may seem proper; and said commission is furthermore authorized and directed to furnish information and suggestions from time to time to city governments and to the selectmen of towns and to local planning boards, when the same shall have been created, such as may, in its judgment, tend to promote the purposes of this act and of those for which the said commission was established.

SECTION 4. The city council or other governing body in cities is authorized to make suitable ordinances, and towns are authorized to make suitable by-laws, for carrying out the purposes of this act, and they may appropriate money therefor.

SECTION 5. This act shall take effect upon its passage. [*Approved April 16, 1913.*]

CHAPTER 595.

AN ACT FURTHER TO ENLARGE AND DEFINE THE DUTIES OF THE HOMESTEAD COMMISSION.

Be it enacted, etc., as follows:

SECTION 1. The homestead commission, created by chapter six hundred and seven of the acts of the year nineteen hundred and eleven, is authorized to continue from time to time its investigations of defective housing, of the evils resulting therefrom and of the work being done to remedy the same in Massachusetts and elsewhere; to make studies of the operation of building and tenement house laws; to encourage the creation of local planning boards, and to gather information relating to city and town planning for the use of such boards; and to promote the formation of organizations intended to increase the supply of wholesome homes for the people.

SECTION 2. The commission shall be enlarged by the addition of two new members, one of whom shall be an attorney-at-law and one a recognized expert in the planning of cities and towns; and the governor, with the advice and consent of the council, shall, as soon as may be practicable after the passage of this act, appoint the said additional members, one of whom shall serve for a term of two years, and one for a term of one year, and upon the expiration of their terms, their successors shall be appointed in like manner for terms of three years each.

SECTION 3. The commission shall make an annual report to the general court, which the secretary of the commonwealth shall cause to be printed as a public document, and the commission may expend annually such sums of money as the general court may appropriate.

SECTION 4. This act shall take effect upon its passage. [*Approved May 2, 1913.*]

This report presents: —

(a) An account of the activities of the commission during the past year.

(b) A brief review of the study on infant mortality contained in House 2000, 1913, showing the need for better homes, with some of the tables brought to a later date.

(c) The commission's recommendations for further legislation, and accompanying bills.

(d) An Appendix containing accounts of the homestead and related activities of foreign countries.

The commission presents the Appendix under the clause in chapter 714, Acts of 1912, which directs it to "continue . . . its study of plans already in operation or contemplated elsewhere for housing wage earners," and the clause in section 1 of chapter 595 of the Acts of 1913, "to continue . . . its investigations . . . of the work being done . . . in Massachusetts and elsewhere." The commission has compiled a large amount of information, obtained from all countries where such work is being done, relating to such subjects as homesteads for workers, housing, city planning, etc. The basis of this information was gained, by the courtesy of the Massachusetts senators and that of the State department, Washington, from United States official representatives abroad, and was supplemented by all the facts obtainable from the latest official and private publications. The commission believes that this is the most complete collection of information available on what other governments are doing to increase the prosperity and happiness of the State by increasing the supply of wholesome homes for the people.

ACTIVITIES OF THE COMMISSION.

Organization.

The commission as constituted in accordance with the provisions of chapter 607, Acts of 1911, as amended by chapter 595, Acts of 1913, is as follows:—

The Director of the Bureau of Statistics, Charles F. Gettemy.

The President of the Massachusetts Agricultural College, Kenyon L. Butterfield.

The Bank Commissioner, Augustus L. Thorndike.

Representing the State Board of Health, Clement F. Coogan.

Mrs. Eva W. White of Boston.

Warren Dunham Foster of Boston.

Henry Sterling of Medford.

Cornelius A. Parker of Boston.

Arthur C. Comey of Cambridge.

The commission as at present constituted has held seven meetings, besides numerous committee meetings. The first meeting was held at the State House on July 22, 1913. Per-

manent organization was by vote deferred until September, with Charles F. Gettemy and Henry Sterling acting as chairman and secretary, respectively. On September 26 the commission effected permanent organization by the formal election of Charles F. Gettemy as chairman, and Henry Sterling as secretary.

Seeking Compliance with Law.

On August 5, 1913, the commission sent a formal letter to the mayor of each city of the Commonwealth, calling attention to chapters 494 and 595 of the Acts of 1913, and urging compliance with the provisions for the appointment of the local planning boards. Salem already had a city planning board which had been at work for a year. We believe that its first annual report, submitted December, 1912, is the first document of the kind published in New England. Fitchburg had secured the passage of a special act (chapter 327, Acts of 1913), providing for the creation of a Municipal Development Commission, which comprehends the duties imposed by law (chapter 494, Acts of 1913) on a planning board.

On September 4 the commission sent a second letter to the mayors of cities, again calling attention to the law, and enclosing copies of ordinances proposed or adopted, and other information believed to be of interest and assistance in carrying out the law. On September 25 notice was given of the intention of the Governor to call a conference in November on city planning, and the cities were urged to appoint their boards and be officially represented. On October 11 the attention of city councils was called to the provisions of the act to provide for the establishment of local planning boards by cities and towns (chapter 494, Acts of 1913), and compliance therewith was urged. Many notices, formal invitations and information regarding the conference were subsequently sent to the cities. After the conference on November 18 and 19, a further formal notice (November 25) of the provisions of the act was sent to the mayors of cities which had not appointed their local planning boards.

Up to the present date, 24 cities have city planning boards in compliance with the law as follows:—

Boston.	Holyoke.	Northampton.
Brockton.	Lawrence.	Pittsfield.
Cambridge.	Lowell.	Salem.
Chelsea.	Malden.	Somerville.
Chicopee.	Medford.	Springfield.
Everett.	Melrose.	Taunton.
Fitchburg.	Newburyport.	Waltham.
Gloucester.	Newton.	Woburn.

The following 9 cities have not yet complied with the provisions of the law, notwithstanding the fact that it has several times been called to their attention:—

Beverly.	Lynn.	North Adams.
Fall River.	Marlborough.	Quincy.
Haverhill.	New Bedford.	Worcester.

The commission is confident, however, that all the cities will shortly comply with the law and appoint local planning boards. The obvious advantage of development by plan rather than by chance cannot fail to be an effective appeal. Unofficial information from many of the cities is to the effect that the councils now have city planning ordinances in different stages of passage.

In regard to towns coming under the provisions of the law (chapter 494, Acts of 1913) requiring the creation of town planning boards, the last clause of section 1 of the act states that "the members of the board shall be elected by the voters at the annual town meeting."

Following is a list of the towns having a population of 10,000 or over coming under the provisions of the act:—

Adams.	Greenfield.	Southbridge.
Arlington.	Leominster.	Wakefield.
Attleborough.	Methuen.	Watertown.
Brookline.	Milford.	Webster.
Clinton.	Peabody.	Westfield.
Framingham.	Plymouth.	Weymouth.
Gardner.	Revere.	Winthrop.

Publicity regarding City Planning.

Requests for Information. — The commission has received over 400 written requests for literature, information or assistance on subjects relating to its work, besides numerous personal and telephone calls.

In the Political Campaign. — Two of the leading political parties in their platforms made favorable reference to the importance of city planning and homestead work, and frequent comment was made thereon during the campaign.

First Massachusetts City and Town Planning Conference. — At the suggestion of the Homestead Commission, Governor Eugene N. Foss called a conference on city planning, which was held at the State House on November 18 and 19. The Boston Chamber of Commerce, through its city planning committee, co-operated effectively as host and with the arrangements and management. Nine meetings were scheduled for the two days, and the attendance and interest exceeded reasonable expectations. The Governor of the Commonwealth and the mayor of Boston opened the conference with addresses of welcome, and over 50 speakers, several from outside of Massachusetts, many with special knowledge on their topics, addressed the various meetings. The following phases of city planning were discussed: —

City Planning and the Commonwealth.

City Planning and the Municipality.

City Planning and Industrial Progress.

City Planning and Taxation for Betterments.

City Planning and Business Efficiency.

City Planning and Human Efficiency.

The Public and City Planning.

The Press and City Planning.

Labor and City Planning.

Capital and City Planning.

The Community and City Planning: what the People gain through Forethought and Common Action.

How can City Planning and Housing Betterment reduce Present Health Evils and prevent their Recurrence?

What are the Next Steps to be taken by Local Planning Boards and Citizens: —

As far as Public Health is concerned?

As far as the Financing of Public Improvements is concerned?

As far as Streets and Transportation are concerned?

As far as Housing Finance is concerned?

To arouse the Public Opinion necessary for the Success of City Planning?

At a general meeting of the conference on the afternoon of November 19, summaries were given of the discussions of all previous section meetings. The following conclusions were adopted by vote: —

1. That planning boards should be given authority to recommend that districts and zones be established, subject to differing regulations.

2. That the recently enacted Tenement House Law for cities and the Tenement House Law for towns be so amended as to regulate the erection, alteration and maintenance of all dwellings.

3. That a Massachusetts city and town planning conference ought to be called annually or semiannually, and that the proceedings should be published by the Commonwealth.

4. That means should be taken to familiarize citizens with plans that may be proposed by the Homestead Commission and local planning boards, in order to secure public co-operation.

5. That planning boards should study to co-ordinate the development of railway and street railway traffic; develop the streets most needed for the development of traffic; study means of restricting the construction of buildings which might interfere with needed widening of streets.

6. That publicity is essential to successful city and town planning, and must be used in the most efficient way.

7. That the Homestead Commission, or some appropriate body collect and prepare maps, photographs, lantern slides, etc., to be used for the benefit of municipal and civic organizations throughout the State.

8. That local planning boards should be authorized, in the interest of child life, to recommend the closing of cross streets in thickly settled neighborhoods, in order that such streets may be treated as playgrounds and properly supervised.

The conference closed with a dinner under the auspices of the Boston Chamber of Commerce.

The addresses and discussions at the various meetings of the conference are deemed by persons informed upon the subject to be of great value. Funds were not available to keep complete stenographic records, but copies or abstracts of most of the addresses were secured, stenographic and other notes of im-

portant discussions were made, and the commission has a good account of the proceedings. The Homestead Commission recommends an appropriation to publish the same.

City and Town Planning — Local Boards.

All successful enterprises of magnitude have been planned, and city building, in the complexity and variety of its problems, is an enterprise of the first magnitude. Millions have already been spent to remedy the errors of haphazard growth, most of which could have been avoided by a plan. These losses are reckoned not only in money, but in economic loss, due to overcrowding and bad conditions. A comprehensive plan is the first step toward the solution of the social and industrial problems of the city.

These local planning boards are undertaking a work of vital importance to their cities and towns. Inevitably vast sums of money will be expended, in the future as in the past, on both public and private improvements. By pursuing a competent, systematic plan, the municipality can save money and at the same time secure better results. A carefully devised plan, made far in advance, showing when and how improvements should be made, fitting them properly with other improvements past and to come, means not a greater but a smaller outlay, and insures uniformity. There is no good reason why unsightly, unhealthful spots should disfigure our municipalities. It costs more to keep them than to get rid of them. No committee or board can address itself to a task of greater concern to the community than that of giving a proper direction to its future growth and development. If an ideal, comprehensive plan can be created, picturing the city as it should be, and thereafter all improvements, both public and private, be made in conformity with the plan, the community will eventually become an ideal place of abode, lacking nothing in healthfulness, convenience, prosperity and beauty.

The creation of such a plan is the task set by the law (chapter 494, Acts of 1913) before the newly created local planning boards. It is a labor fraught with the gravest responsibility and the most far-reaching consequences, for what the city shall be to the future generations depends in

large measure upon the zeal, sincerity, competency and industry of the local planning boards.

Under the provisions of chapter 494 of the Acts of 1913, cities and towns of over 10,000 population are required to create local planning boards to study the resources, possibilities and needs of their respective municipalities, and to make plans for their development, with special reference to proper housing. By the same act the Homestead Commission is directed to furnish to such boards information tending to promote the purposes of the act.

The specific aim of city planning is to promote health, convenience and beauty in the city, thereby conserving human life and energy. Such planning concerns itself with all the physical aspects of the city or town, — its streets, railroads and waterways, its public services, its administrative, educational and recreative property, — treating them as component parts of an organic whole, so that each may dovetail into the next. The economies resulting from such plans would repay their cost many times over in items of immediate application alone. Their ultimate value in directing the city's growth is inestimable.

As a basis for comprehensive plans, certain surveys are essential. The local planning board should secure at once as detailed knowledge of existing conditions as possible, including serviceable topographic maps, surveys of health and housing and other pertinent data. The general plans towards which the boards should work should show all public and semi-public lands and easements needed now and in the next thirty to fifty years.

Although complete surveys and plans will usually require several years to prepare, there will be found certain features, differing in each city and town, which are capable of immediate accomplishment, and may be advantageously taken up in advance.

General preliminary plans will be of value to arouse interest in the nature and extent of the problems involved. They should outline such prominent elements as the system of main

thoroughfares, park areas — both existing and proposed — and the extension of the town and city into the surrounding country over all land likely to be built upon within ten or twenty years. If better maps are not available, the United States Geologic Survey Topographic Sheet may be used, enlarged photographically to a scale of 1,000 feet to an inch, for these preliminary studies.

Partial statistics of existing conditions may be collected very quickly, and will furnish a reasonably reliable basis for much of the preliminary work. Statistics of population, health and housing are particularly relevant in determining the growth and welfare of the community. They should, whenever possible, be indicated graphically on diagrams or maps, in order to emphasize the conclusions to be drawn from their study.

On one copy of the topographic map, at 1,000-foot scale, may be plotted the distribution of various types of property, — public, railroad, commercial, industrial and residential, the last separated into one-family, two-family and tenement houses. These data may usually be compiled largely from existing maps. On another map there may be plotted the density of population in each block or other limited district. If this is compared with maps showing the number of cases of communicable disease, especially tuberculosis, and showing the infantile mortality rate, it will tend to prove whether there exists sufficient overcrowding to endanger health. A map showing typhoid cases should be compared with a map showing the houses not connected with sewers, thus showing whether or not there is necessity for such connections. On another map there may be made a graphic presentation of the range in land values, as this gives a more certain forecast of the direction of the community's growth than does the distribution of buildings. Such a map will also emphasize the opportunities for purchasing land cheaply for parks, public buildings, street openings and other public purposes.

A brief tabulation of the city's financial conditions, including tax rate, valuation, revenues, debt, etc., will supply in compact form the necessary essential facts. This survey of conditions, simply started, may gradually be expanded until it furnishes

comprehensive knowledge of the community's needs not otherwise obtainable. If maintained from year to year it will form a reliable index of the success of civic improvement.

In the plan of a city or town, the underlying framework is always its means of communication, — by water, rail and highway. The street system is of greatest immediate importance, since it may be more readily controlled. Upon this framework the schemes for improved housing, recreational facilities and other phases of the town plan will be built. Unless the highway system is adequate, the future development will inevitably be cramped and only partially effective.

Besides the concrete plans relating to definite areas, certain general principles of city planning should be formulated at an early date. Street widths, their subdivision into roadway, parking and walks, and the type of pavement to be laid, should be standardized for each class of highway, — with sharp differentiation between main thoroughfares and minor streets. The most desirable lengths and depths of blocks and lots under various conditions, whether alleys are a benefit or not, the best aspect for frontages, the value and enforcement of building lines, preservation of streams flanked by streets for open drainage, the apportionment of a percentage of each new district for park purposes, — these and many other general problems demand solution. Every effort should be made to have the principles thus deduced observed in all new plans, so that the mistakes of the past may not be repeated.

As a part of its work under the act, the Homestead Commission has issued one leaflet on "What City Planning Means," which is intended as preliminary advice to local boards, and to arouse intelligent interest and dispel certain misconceptions of the real meaning of city planning. The commission expects to issue from time to time other circulars giving specific information on matters of general application to the problems of local boards.

In view of the importance of the work of local planning boards, and the time, labor, study and expert knowledge required to develop a suitable, comprehensive plan, the commission recommends that this work be not lost, but that a

process be prescribed by law whereby such a plan, when satisfactory, may be adopted and made authoritative, and conformity to it secured.

In America it is almost wholly within the last decade that attention has been directed to planning on broad lines to anticipate the growth and correlate the various municipal activities in a unified scheme of development, — in short, a city plan.

Up to the present time the following cities outside of Massachusetts have had plans prepared: —

Atlantic City, N. J.	Grand Rapids.	Reading, Pa.
Binghamton, N. Y.	Hartford, Conn.	Roanoke, Va.
Boulder, Colo.	Houston, Tex.	Rochester, N. Y.
Cedar Rapids, Ia.	Keokuk, Ia.	San Diego, Cal.
Chicago.	Little Rock, Ark.	San Francisco.
Colorado Springs.	Madison, Wis.	San José, Cal.
Columbus, O.	Minneapolis.	Sante Fé, New Mex.
Des Moines, Ia.	Newark, N. J.	Schenectady, N. Y.
Detroit.	New Haven, Conn.	Seattle.
Dover, N. J.	Newport, R. I.	St. Joseph, Mo.
Dubuque, Ia.	New York.	St. Louis.
Erie, Pa.	Philadelphia.	Washington, D. C.
Fort Wayne, Ind.	Portland, Ore.	

About 50 cities in the United States and Canada, outside of Massachusetts, have planning commissions or organizations to promote city planning.

Financing Homestead Work.

The extent to which private capital can be utilized in overcoming the obstacles which the ordinary family meets in its search for a suitable home, and the best method by which such capital can be used, are subjects of earnest discussion, both here and abroad. The English garden cities, of which much is heard, are largely the creation of private enterprise, though aided by government loans. In Germany, the imperial, State and municipal governments have all lent their aid toward increasing the supply of healthful homes for workers, and toward planning, creating, improving and beautifying cities, towns and suburbs. Various municipalities have spent millions for the demolition of slums and the construction of model tene-

ments. In Ireland the municipalities and the imperial government have built more than 40,000 cottages, and the new land and housing proposals of the British government seem to contemplate enormous expenditures in the creation of healthful homes, particularly in the rural districts.

The commission has studied the methods by which private capital is now employed in the construction of homes, both in this and foreign countries. Its desire has been to formulate a safe and simple plan or plans for co-operation in creating and acquiring homes. We give four plans for co-operative homestead companies, embodying all the conservative and successful features already tried.

The statistical data collected by the commission tend to show that nowhere in the world has the problem of providing homes for workingmen been solved by the private initiative of landowners and builders alone; governmental aid or mutual operations have been necessary. No country is relying entirely on private capital — whether employed in the ordinary way for profit, or in the semi-philanthropic method of some of the garden villages, or in co-operative enterprises — to solve the problem of housing the people. The imperfect success of present methods in the United States is largely due to the lack of incentive to attain ideal conditions. Under the "landlord system," so called, the interest of the original owner is in financial returns and speculative profits, whereas the dweller is interested primarily in social returns, that is, in the utility of the property as the home for his family.

Speculative profits must be eliminated, and money must be available at a fixed rate, commensurate with the risk involved. The only certain way to accomplish this end is to limit the dividend, — the first fundamental of improved housing finance.

The second requirement is wholesale operation. Collective action will permit great economies; and the adoption of advanced methods in community planning will afford many concomitant advantages, chiefly of a social nature, such as club rooms, playgrounds, allotment gardens and other features which distinguish garden suburbs from most speculative ventures.

Finally the resident should participate as far as possible in the responsibility for the property. English authorities believe

that a sense of ownership is worth 1 per cent. per annum of the value of the property. Opposed, in a measure, to individual ownership, however, is the need to preserve the mobility of labor, often considered the workman's greatest asset. In a city with varied industries this is less important than in a one-factory town, but the ideal method should combine the two essential elements of participation and mobility.

These, then, are the three fundamentals of improved housing finance, — limited dividend, wholesale operation and participation by the resident.

As these principles have not yet been applied in the United States, the Homestead Commission appointed in July a special committee, which has reported several methods for organizing improved housing companies. The commission adopted the report of the committee on November 6, and it will assist in establishing such companies. The report, with detailed prospectuses for the methods, follows: —

REPORT OF THE COMMITTEE ON ORGANIZATION OF HOUSING COMPANIES.

The committee believes that present methods of providing houses are but partially satisfactory, chiefly on account of speculative profits and lack of collective action. Money must be available at a fixed rate, the resident retaining all surplus and speculative profits. Wholesale operations will permit great economies, and the adoption of advanced methods in community planning will insure the provision of many social needs, such as playgrounds, allotment gardens, etc.

The committee submits four alternative schemes aiming to meet most of these conditions. Of these the first, termed for convenience the Mutual Homebuilding Association, is an application from current co-operative banking methods in Massachusetts for individual operations to a collective scheme. It presents few novel features, and therefore may be recommended.

The second, the limited dividend type, called in this report the Improved Housing Company, has been in operation in this country for a number of years, usually with the rate fixed at 5 per cent. Upwards of 9 companies have erected 1,500 or more houses and as many tenements, and several additional companies have recently been organized. While less broad in its application than the other methods, its proven success warrants the committee in recommending it.

The third type, the co-partnership method, is a more radical advance over current methods, as the property remains in collective ownership

permanently, each resident renting from the company of which he is a member. The committee submits a detailed description for this type of organization. This is an adaptation to American needs of the current method in Europe, particularly in England, where upwards of 15 companies have been organized in the past ten years which have erected 3,000 houses. While this plan has not yet been operated in this country, the committee believes that there are possibilities of a wide application.

The fourth type, the Homestead Company, is intermediate between the first and the third. A detailed description is submitted. Further investigation may prove this method of great value, or may point to the possibility of incorporating its chief advantages with those of the scheme utilizing the co-operative banks.

Summarized descriptions of the four methods follow: —

FIRST TYPE.

Mutual Homebuilding Association — A Plan to enable Workingmen to own their Homes on Favorable Terms. — An association to be formed for the purpose of acquiring sufficient land to form a community of home owners. This association, after laying out the plan of the land and determining the conditions by which a member may acquire and maintain his home, can convey lots of land, either at cost or at a small profit. The purchasers of the lots may erect houses of a type approved by the association, and shall be bound by the conditions as to building and maintenance provided in the deed. A first mortgage can be arranged for the home builder, which could be invested in by our banking institutions. If the mortgage is placed with a savings bank or trust company, the association could take a second mortgage for the balance of the amount necessary to purchase and erect the home; this second mortgage could be made payable in easy installments and conditioned upon the mortgagor meeting all the conditions.

If the first mortgage is taken by a co-operative bank, which can loan a larger proportion of the value of the premises than can be loaned by savings banks, then the second mortgage can be taken, but without the requirement of partial payments, as under the co-operative bank plan the mortgagor is required to pay monthly dues which ultimately reach an amount sufficient to pay the first mortgage. The second mortgage, however, should be conditioned upon the legal payments to the co-operative bank.

The benefit of the plan to the association would be: —

1. The public spirit in assisting workingmen to own their homes at reasonable cost and on easy terms.
2. Such gain in land values as would come from a well founded and managed community of home owners.
3. The permanence of the domicile of those employed in our industrial enterprises.

SECOND TYPE.

Improved Housing Company. — This company would be a stock company similar to any real estate development company, but limited in its dividends to 5 per cent. It would either sell on installments, offering the same advantages as a homestead company, or would rent houses, as does a co-partnership homes company. Speculative profit would be eliminated, the surplus going

into improving the property or reducing payments. But the residents, unless they should also be stockholders, would have no voice in the affairs of the company.

THIRD TYPE.

Co-partnership Homes Company. — The object of this company would be to promote the co-operative ownership of homes by a method favorable alike to resident and investor. Suitable land accessible to the city would be acquired, and substantial, sanitary, convenient homes would be built. The district would be planned along advanced garden suburb lines, with restriction of the number of houses per acre and provision for allotments for gardening, community playgrounds and other social activities. Economies could be effected through wholesale operations and the elimination of speculative profit.

A prospective resident would be approved and would take up at least two shares of common stock. He would pay a reasonable rental and share all surplus profits. Dividends on rent and common stock would be credited in common stock until the value of twenty shares is reached, outside capital being gradually retired. The cost of repairs would be deducted from the twelfth month's rent and the remainder remitted, thus further encouraging care in the use of property. The resident could invest his savings in the company stock at 5 per cent. Ownership being common, not individual, he is secured from loss if he has to move away.

Capital is provided at a low rate, due to wholesale operations, the security of collective ownership, and the low rate of depreciation resulting from the great incentive to care for the property. Common stock may be drawn upon for arrears or repairs due to neglect.

The directors would ultimately be elected by common stock holders, but preferred stock will be represented until common stock is about one-half paid up. Shares should be 500 common and 1,500 preferred, of \$100 each. Common stock should be paid not less than 10 per cent. upon allotment and installments of \$1 per month per share. Dividends should not exceed 5 per cent. Preferred stock should be paid in full, dividends not to exceed 5 per cent., cumulative. It may be retired at par on a year's notice. First mortgages at 5 per cent. will be placed on completed houses up to 60 per cent. of their value. A reserve fund would be established after preferred dividends are paid, at the rate of 1 per cent. per annum, until it equals the value of the stock. With 2,000 shares subscribed, 250 houses can be built. The committee should secure options and call a meeting when about one-fifth is subscribed.

FOURTH TYPE.

Homestead Company. — This company differs from the preceding in that it proposes to sell individual homes on installments. It preserves, however, the principles of wholesale operations, elimination of speculative profit, opportunities for gardening, etc.

A prospective resident may buy house and lot — the normal method — or the lot only, and build a house subject to approval by the company. Payment may be in cash or installments, with an initial payment of 10 per cent. if possible, or, in special cases, less, — as low as a single extra monthly payment, if security is given. Monthly payment shall be made of 1 per cent. and applied to paying interest and taxes and reducing the principal. After

40 per cent. is paid, normally in four and one-half years, a 60 per cent. first mortgage may be renewed or retired gradually.

If a resident has to move away he must surrender his property to the company, which agrees to buy it at 95 per cent. of its value. Repayment may be in cash or installments not less than 1 per cent. per month, plus interest at 5 per cent. Any surplus would be used for local improvements or reducing payments. Preferred stock is virtually a second refunding mortgage, which is steadily retired by installments, and entirely reinvested every four and one-half years.

A SUGGESTED PROSPECTUS FOR A CO-PARTNERSHIP HOMES COMPANY (THIRD TYPE).

I. *Objects.* — The objects of this company are: —

1. To promote the economic erection, co-operative ownership and administration of healthful homes in attractive surroundings, at sufficiently low cost to be within the reach of all who desire to improve their home conditions.

2. To avoid the dangers that too frequently accompany the individual ownership of houses and speculative building devoid of public spirit.

3. To harmonize the interests of resident and investor by an equitable use of the profit arising from the increase of values and the careful use of property.

4. To provide an opportunity for gardening under instruction, thus maintaining the home in part through the use and sale of products.

To quote Mr. Raymond Unwin, the noted British architect who has planned Letchworth Garden City, Hampstead Garden Suburb, and many other recent developments: —

The introduction of the co-partnership principle marks a new era in housing, for not only is the individual likely to procure for himself a better house and larger garden by obtaining them through a co-partnership society than by any other means, but the introduction of co-operation opens up quite a new range of possibilities. For through the medium of co-operation all may enjoy a share of the many advantages, the individual possession of which can only be attained by the few. . . . In fact, the scope of the principle is limited only by the power of those who associate to accept and enjoy the sharing of great things in place of the exclusive possession of small things. . . .

II. *Methods.* — 1. Suitable land will be acquired accessible to the city, and will be planned along advanced garden suburb lines, restricting the number of houses per acre and their character and arrangement; and providing adequate roads, sites for community buildings and allotment gardens, where the wage earner may successfully carry on intensive gardening under competent instruction and go far towards paying the rent of the home. Under the allotment scheme he may undertake as much or as little as he feels able to carry without being required to assume the obligation of the additional area in subsequent years.

2. The aim is to assure a better means of laying out property and building houses. Every road will be developed with its own characteristic features, every tree so far as possible will be kept, and others planted according to a careful plan. There will be playgrounds for children, recreation centers for all ages, sites for school and other community buildings, and spaces for allot-

ment gardens. Houses may not darken their neighbors, but they will be attractively grouped around central features, as the most recent advances in city planning dictate.

It is hoped to prove that persons with small means can secure adequate homes, with opportunity to garden and with continued increase in community benefits. The social center should develop into a powerful factor in the lives of the residents. These methods, as used abroad, improve the general health, reduce the death rate and promote good citizenship.

3. Substantial, sanitary, convenient homes will be erected, closely adapted to the needs of the prospective residents.

4. A prospective resident must present references and be approved by the directors, and he must take up at least two shares of common stock.

5. He will pay a reasonable rental, and after fixed charges are met will share profits in proportion to the rental he pays.

6. As dividends on rent and on common stock are credited in common stock until the value of twenty shares is reached, in course of time these dividends will practically cancel the rent.

7. The cost of repairs will be deducted from the twelfth month's rent and the remainder remitted to the resident, thus still further encouraging care in the use of the property.

III. *Advantages.* — A. To the resident: 1. He gets a home at a rental not higher and probably less than elsewhere, and is encouraged to take care of it by having his twelfth month's rent remitted, less the cost of repairs.

2. He gets a house with a garden and plenty of fresh air, — a house well built and sanitary, with some individuality, in which he can take pride. He lives in a neighborhood where all are equally desirous of keeping up the property.

3. He shares in the economies effected through wholesale buying of land and materials, building houses in numbers, efficient management, saving in legal expenses, and the elimination of speculative profit.

4. He can invest his savings in the company at 5 per cent.

5. The unearned increment goes to benefit each resident member, for with increase in values he will get either a dividend on rent, or rent below market value.

6. He secures practically all the surplus profits after fixed charges are paid in the form of a dividend on his rent, with credit in common stock until his total holdings equal twenty shares, after which they are paid in cash.

7. He lives in a social atmosphere, with new and vital interests, and collective friendships in the community. He has a mutual interest in common recreation facilities, — playgrounds; halls, etc.

8. Ownership is common, not individual, thus providing security from the risk of loss if a resident has to leave, as he has no liability beyond the shares he holds, on which he may continue to receive dividends, or which he may dispose of.

9. Capital is provided at a cheaper rate than by any other sound system, due largely to wholesale operations. Outside capital is gradually retired by savings.

B. To the investor: 1. The company by collective ownership and responsibility offers an exceptional security.

2. The greater the surplus the less the risk, and it is to the interest of the residents, who receive surplus profits, to take care of the property, thereby

lessening depreciation, to find tenants for empty houses, and to pay rent punctually. British and continental experience proves that this individual interest equals in value 1 per cent. per annum on the capital.

3. The common stock forms a fund on which the company can draw if necessary for temporary arrears in rent, or repairs due to neglect, thus eliminating such losses from the items charged against preferred stock, which the outside investor holds.

IV. *Financial Scheme.* — 1. The business of the company shall be carried on by a board of directors, ultimately to be elected by the holders of common stock; but until the common stock is about one-half paid in the holders of preferred stock shall be entitled to an equitable representation (see Memorandum).

2. The authorized capital stock of the company shall be \$200,000. The value of each share shall be \$100. There shall be 500 shares of common stock and 1,500 shares of preferred stock.

3. Common stock shall be paid for at a rate of not less than 10 per cent. upon allotment, and the remainder in installments of not less than \$1 per month per share, until fully paid up, and shall be entitled to dividends not to exceed 5 per cent., payable quarterly, after all other obligations of the company are paid. Dividends shall be applied as payments on stock until the equivalent of twenty shares is fully paid up. Not more than twenty shares shall be held by any one person. Shares shall be transferable, subject to approval by the directors of the company.

4. Preferred stock shall be paid in full, not less than 10 per cent. at the time of subscription, and 30 per cent. each succeeding month thereafter, and shall be entitled to dividends as stated on the certificates, but in no case exceeding 5 per cent., cumulative, payable quarterly, out of net earnings. Holdings are not limited and are transferable. Preferred stock may be retired in any part at par on a year's notice by the directors of the company.

5. First mortgages at 5 per cent. will be placed by the company as rapidly as houses are completed, covering 60 per cent. of the value.

6. After all interest on mortgages, etc., and dividends on preferred stock are paid, the company shall establish a reserve fund and shall pay into it at the rate of 1 per cent. of the outstanding capital stock per annum, until it equals the value of the stock.

V. *Procedure.* — With the total issue of 2,000 shares taken up about 250 houses can be built. As soon as sufficient subscriptions are received options will be secured on suitable estates.

The first annual meeting will be called within one month from the time that \$15,000 on stock is paid in and a total of \$40,000 subscribed.

The company will make it practicable for a family in moderate circumstances to live in a healthful home and in attractive surroundings at the least cost, and to maintain it in part through the use and sale of garden products raised on adjacent land. The undersigning committee should invite subscriptions to common or preferred stock. A form for subscriptions should accompany the prospectus.

Memorandum. — The business of the company shall be carried on by a board of five directors, who shall be elected annually at the annual meeting, by the holders of common stock, each holder being entitled to one vote, provided, however, that no holder of common stock shall be entitled to a vote until he has fully paid for one share of common stock, or an equivalent value on two or more

shares; and provided, further, that if at any annual meeting the total amount paid in on common stock by common stock holders entitled to vote is less than $\frac{5}{30}$ of the total amount paid in on preferred stock, the holders of preferred stock shall be entitled to elect one of the five directors; if such total is less than $\frac{4}{30}$ they shall be entitled to elect two directors; if less than $\frac{3}{30}$, three directors; if less than $\frac{2}{30}$, four directors; and if less than $\frac{1}{30}$, all five directors. In such election each holder of preferred stock shall be entitled to one vote for every fully paid share of preferred stock that he holds.

A SUGGESTED PROSPECTUS FOR A HOMESTEAD COMPANY (FOURTH TYPE).

I. *Objects.* — The objects of this company are: —

1. To provide healthful homes in attractive surroundings at sufficiently low cost to be within the reach of all who desire to improve their home conditions.

2. To make it possible to pay for the home without hardship.

3. To harmonize the interests of resident and investor by an equitable use of the profit arising from the increase in values and the careful use of the property.

4. To provide an opportunity for gardening under instruction, thus maintaining the home in part through the use and sale of products.

The difficulties in acquiring a home in the past have been chiefly due to the impossibility of meeting a large initial payment, the increased monthly expense of the installments, the risk attending subsequent disposal, and the fact that land is too valuable in the more central sections to permit individual homes, while going out into the suburbs has heretofore meant increased car fare and time out, without any compensating returns.

Careful inquiry has proven that a very considerable number of families in moderate circumstances would be glad to help out their income by gardening, and in fact even now make use of the bits of ground available in the crowded city. Such gardening may be successfully carried on by wage earners engaged largely in other work, and with guidance can be made to go far towards paying the cost of the home.

II. *Methods.* — 1. Suitable land will be acquired and improved along advanced garden suburb lines. Comprehensive restrictions as to the character of building, number of houses to the acre, and similar beneficial regulations will insure that the neighborhood does not change and depreciate values.

2. It is proposed to acquire two tracts of land at the outset. One will contain not less than sixty acres, and lie within about twelve miles of the center of the city. Here plots of about one acre may be secured in a carefully designed garden village. About twenty acres will be reserved, upon which competent instruction will be given in intensive farming. The surplus production of all the residents will be marketed together by the farm supervisor so as to secure the greatest returns. The second tract will be within the 5-cent zone and will be laid out as a garden suburb, with ample lots and interior plots, which will be reserved for allotment gardens, to be leased by any one dwelling in the block. In this way a resident may undertake as much or as little gardening as he feels able to carry along, without being required to assume the obligation of the additional area in subsequent years.

3. Substantial, sanitary, convenient homes will be erected, adapted to the

desires of prospective residents. The company will also purchase suitable dwellings already built, and transfer them to purchasers.

4. A prospective resident must present reference and be approved by the directors, and he must take up at least two shares of common stock.

5. He may then purchase both house and lot. This will be the normal way of acquiring a home and will be attended by the greatest advantages to the owners. Under this arrangement the company will build new homes conforming to the desires of the purchaser, or he may buy the lot only. He may then build his house, subject only to the restriction in force and the approval of his plans by the directors.

6. Payment may be made in cash or installments, with an initial payment of 10 per cent. of the cost price if that is possible, or, if not, a special arrangement may be made in each case with the directors. In such case the minimum requirement may be as low as a single extra monthly payment, if satisfactory security is given. Thereupon, monthly payments of 1 per cent. of the cost shall be made and shall be applied to paying interest and taxes and to reducing the principal. When 40 per cent. is paid a 60 per cent. first mortgage held by the company will remain on the property, which the owner may renew or retire gradually at his option.

7. On a \$2,000 property there will be \$200 down, except in the special cases, when this may be reduced to as low as \$20 if the directors feel justified in so doing, and \$20 per month for about four and one-half years, after which the only fixed charges will be \$5 per month interest, plus taxes, insurance and depreciation, equivalent to about \$5 per month more.

8. If a resident finds it necessary at any time to dispose of his property he must surrender it to the company, which agrees to buy it at 95 per cent. of an equitable appraised value, taking into account depreciation and the expected rental capacity. The company reserves the right to pay either in cash or in equal monthly installments of not less than 1 per cent. of the value, together with interest at 5 per cent. on the unpaid installments.

9. Any surplus, after dividends on common stock are paid, will be used for local improvements. If it becomes large the rate of payment may be slightly reduced.

III. *Advantages.* — A. To the resident: 1. He gets a home at the least first cost, initial payments being reduced to a very small amount, as low as single monthly payments in special cases.

2. His subsequent installments will be reduced to within about \$3 a month of the rent that would be paid.

3. He is protected in case he wishes to dispose of his property, the company taking it back on reasonable terms.

4. He gets a house with a garden and plenty of fresh air, — a house well built and sanitary, with some individuality, in which he can take pride.

5. Economies will be effected through wholesale buying of land and materials, building houses in numbers, efficient management, saving in legal expenses, and the elimination of speculative profit.

6. He can invest his savings in the company at 5 per cent.

7. He has a mutual interest in the neighborhood and in the common recreation facilities, — playgrounds, halls, etc.

8. Capital is provided at a cheaper rate than by any other sound system, due largely to wholesale operations. Outside capital is gradually retired by savings.

9. Compensating returns under this plan from the use and sale of products grown in gardens and allotments under competent instruction will in large part pay the cost of carrying the home.

B. To the investor: 1. The company by wholesale operation absorbs the risk attendant upon individual transactions.

2. Preferred stock is equivalent to a second refunding mortgage of 30 per cent., being retired steadily by the installments, and the funds being entirely reinvested every four and one-half years.

3. Common stock is secured by the remaining 10 per cent. of the value, and constitutes working capital.

Movement of Population in Massachusetts.

The following table shows for Massachusetts the country-to-city movement which is characteristic of the development of the last half of the nineteenth century.

TABLE I. — *Showing the Increasing Concentration of Population in Massachusetts.*

CENSUS YEAR.	UNDER 5,000 POPULATION.		5,000 TO 50,000 POPULATION.		50,000 TO 100,000 POPULATION.		100,000 POPULATION AND OVER.		Total.
	Num- ber.	Per- cent- age.	Num- ber.	Per- cent- age.	Num- ber.	Per- cent- age.	Num- ber.	Per- cent- age.	
1910, . .	417,205	12.4	1,249,562	36.9	552,650	16.5	1,147,299	34.2	3,666,416
1905, . .	428,871	14.2	1,188,943	39.6	556,589	18.5	829,277	27.7	3,003,680
1900, . .	443,764	15.8	1,073,335	38.3	504,071	18.0	784,176	27.9	2,805,346
1895, . .	465,662	18.6	910,130	36.4	627,471	25.1	496,920	19.9	2,500,183
1890, . .	513,807	22.9	914,155	40.9	362,504	16.2	448,477	20.0	2,238,943
1885, . .	528,849	27.2	773,875	39.9	249,024	12.9	390,393	20.0	1,942,141
1880, . .	551,841	30.9	697,970	39.2	170,435	9.5	362,839	20.4	1,783,085
1875, . .	542,368	32.8	767,625	46.6	—	—	341,919	20.6	1,651,912
1870, . .	544,172	37.3	662,653	45.5	—	—	250,526	17.2	1,457,351
1865, . .	524,146	41.3	550,567	43.5	—	—	192,318	15.2	1,267,031
1860, . .	536,529	43.6	516,697	42.0	—	—	177,840	14.4	1,231,066
1855, . .	543,735	48.0	428,144	37.8	—	—	160,490	14.2	1,132,369
1850, . .	527,030	53.0	330,603	33.2	—	—	136,881	13.8	994,514

In 1850 more than one-half the population of the State was in towns of less than 5,000 population, while in 1910 less than one-eighth of the population of the State is found in such towns. The proportion of population in towns and cities of from 5,000 to 50,000 gradually rose to 46.6 per cent. in 1875, after which it began to fall, on account of the growth of cities containing over 50,000, which first appear in the table in 1880.

The proportion in the last-named group rises steadily to 1895, when over one-fourth of the people are found in cities of more than 50,000 population. Subsequent years show a less proportion in this group, which is due to the increasing population of the 100,000 and over group. The concentration into the larger cities, namely, the 50,000 and 100,000 group, and the 100,000 and over group, is increasingly manifest from 1895.

Whereas, in absolute numbers the population dwelling in cities and towns of less than 5,000 decreased more than 20 per cent. from 1850 to 1910, the number living in the 100,000 and over group in the same period increased 738 per cent. The city of Boston, which in 1850 contained 13.8 per cent. of the population of Massachusetts, in 1910 contained about 20 per cent. The movement towards the city has created in Massachusetts a housing problem no different from that which foreign countries have had to face. Abroad it has resulted in direct and extensive efforts by the governments to solve the housing problem.

A special report of the Census Bureau on financial statistics of cities having a population of over 30,000 in 1911, issued in 1913, states that in 1911 there were 193 cities in the United States with a population exceeding 30,000. Of these, 22, the largest number in any one State, were in Massachusetts, only 17 being in New York and 16 in Pennsylvania, the two States having the next largest number of such cities.

The disproportion in Massachusetts between persons working in agricultural and those working in other pursuits is worthy of serious consideration. The United States Census of 1900 shows 5.5 per cent. of the workers following agricultural pursuits, while 47 per cent. are engaged in manufacturing and mechanical work, 23.5 per cent. in trade and transportation, 19 per cent. in personal and domestic service, and 5 per cent. in the professions.

These figures emphasize the need of giving the widest possible opportunity to all those who are willing to engage in any agricultural calling, either as an occupation for spare time or as a means for a livelihood. It is not well that the Commonwealth should abandon the cultivation of her own soil and depend entirely upon the outside world for food.

Considerable light on the country-to-city movement in this State, as well as on the high cost of living, is shed by the course of population as compared with the number of dairy cows. The following figures are taken from census reports:—

TABLE II. — *Decreasing Number of Dairy Cows.*

YEAR.	Population.	Number of Dairy Cows.	Number of Cows per 2,000 Population.
1910,	3,666,416	171,936	94
1905,	3,003,680	188,827	125
1900,	2,805,346	184,562	132
1895,	2,500,183	187,502	150
1890,	2,238,943	231,419	207
1880,	1,783,085	217,033	243
1870,	1,457,351	180,285	247
1860,	1,231,066	174,667	283
1850,	994,514	146,128	294

The noteworthy feature of this presentation is the decrease in sixty years of the number of dairy cows per 2,000 people from 294 to 94. The rate of decrease is a constantly accelerating one. Thus while in the forty-year period, 1850–90, the number of cows per 2,000 people decreased from 294 to 207, or 30 per cent., the decrease in the twenty-year period 1890–1910 was from 207 to 94, or 55 per cent. The year 1910 shows 171,936 dairy cows in the State, 200 less for each 2,000 population. To establish the same rate of cows to population that existed in 1850 would require an increase of 194,664, or a total of 366,600. In 1850 there was in the State 1 cow for each 7 persons; in 1910 there was one cow for each 21 persons.

Much effort is being made to teach more efficient methods of agriculture, and emphasis is placed upon the importance of inducing those now upon farms to remain there.

While noting that the growth of cities is disproportionate to the growth of rural districts, as shown by Table I., and that certain economic hardships appear to arise therefrom, it should be remembered that great benefits to individuals, to communities and to civilization arise from the constant flow from country to city. If the flow could be stopped, a larger social loss than gain might result. A better way is to make it more

easy for city dwellers, who desire so to do, to establish themselves in the country. It is comparatively easy for country dwellers to transfer themselves to the city. A small balance over railroad fare, and a willingness and ability to accept any employment that offers itself, is all that is needed to effect the removal from country to city. Not so easy is the change from city to country. As there is practically but one employment in the country — agriculture — an expert knowledge of that business is required. This is unattainable to one living in a city. Moreover, considerable capital is necessary to cover equipment and waiting time. So most dwellers in cities must remain. The city receives a constant inflow, with no outlet. But there are many families in cities who would be glad to avail themselves of an opportunity to live in the country; some wish to go to the rural regions, many to the suburban districts, — some for permanent and others for temporary residence. If it were made as easy to get from city to country as it is for the country dwellers to remove to the city, a constant flow in each direction would maintain a normal proportion between city and country. The obstacles in the way of such a condition are lack of instruction and lack of capital. The school authorities could remove the first of these obstacles. The second will be discussed in the consideration of a constitutional amendment.

To Teach Profitable Use of Suburban Homes.

At the suggestion of members of the commission, an order was passed by both branches of the Legislature, seeking certain information regarding the teaching of agriculture to families. The order passed its final stage in the Senate on May 5 (page 1276, Journal of the Senate, 1913) and reads as follows: —

Ordered, That the Board of Education be requested to consider what branches of agriculture might be taught to families and by what methods; what kinds of school plants and facilities would be required for such instruction; to estimate what the immediate and ultimate cost per family would be; to ascertain as nearly as may be how many families would take advantage of such instruction and what public benefits might be expected to accrue therefrom; and to report to the next General Court not later than the second Monday in January.

The order contemplates the possibility of regarding an entire family as a unit or pupil, and furnishing, to families desirous of availing themselves of the opportunity, instruction that would enable them to make the most profitable use of a suburban home. The provision of "small houses and plots of ground"¹ for temporary residence while receiving instruction might be necessary. The teaching of families has ample precedent in the advice, information, supervision and instruction by correspondence given by national and State governments on numberless subjects, while the provision of houses for temporary occupancy would be only a different form of the dormitory system, in vogue at almost all colleges.

By consultation and suggestion this commission has given to the Board of Education what assistance it could to the formulation of a proper report (House Document 2164, 1914) in response to the above order.

The proposition appears to be not only in accord with section 2, chapter V., Part II. of the Constitution of the Commonwealth, but is in furtherance of the objects stated in that section. The constitutional requirement referred to makes it the duty of the Legislature to encourage education and promote agriculture, both of which are contemplated in the proposal to establish schools at which families may be taught agriculture.

The proposal has in mind, however, only suburban agriculture; that is, profitable cultivation of small plots of ground around suburban homes. Large numbers of families are rearing children in the thickly settled parts of cities, to the detriment of the children and the injury of the Commonwealth. Many of these families would be glad to escape to the suburbs, and give their children the benefits of air, light, room to play, and possibly opportunity to work in gardens. Such a movement would be of vast value to the State, diffusing valuable information, promoting the general health, improving the quality of the citizenship, increasing the food supply while decreasing the demand, reducing unemployment, congestion and criminality. The greatest among the obstacles to their escape is ignorance regarding profitable use of a small piece of ground. Knowledge on the subject is hard to procure. Instruction of this kind

¹ Chapter 807, Acts of 1911.

would overcome one of the most serious difficulties in the way of a proper diffusion of population. Rising prices appear to show a growing shortage in all kinds of food products. In the meantime there are many thousands of acres of unused land in our cities and towns, which might profitably be cultivated in a small way by families whose main dependence for a livelihood is on other employment. Such cultivation would reduce the demand for food products, and at the same time increase the supply, thus making conditions easier for all. In view of these facts, we have drafted a bill giving cities and towns permission to institute schools to teach agriculture to families, and we earnestly recommend its passage.

Exempting Homes from Taxation.

Some consideration has been given to the suggestion brought before the last two Legislatures that there be an exemption of \$2,000 allowed each person on the building occupied by him as a home. Without any recommendation in relation thereto, the following facts are set forth:—

Massachusetts statutes have provided for many taxation exemptions. Before the Revised Statutes, 1836, exemptions were made from year to year, or for terms of years, but since then permanent exemptions were made by standing laws. (Revised Statutes, 1836, chapter 7, section 5; General Statutes, 1860, chapter 11, section 5; Public Statutes, 1882, chapter 11, section 5; Revised Laws, 1902, chapter 12, section 5.)

1639. *Vessels and stock employed in fishing* exempted for seven years. (1 Colonial Record, *244.)

1644. November 13. The General Court exempted *iron manufactures* for twenty years. (2 Colonial Record, *63, and 3 *id.* *61.)

1646. *Hay, grain and fodder* grown in the country and in hand were exempted.

1662. Law "for the encouragement of traffic" provided that *larger vessels* be rated at half their value, and *trading stocks* at two-thirds their value. (4 Plymouth Colonial Record, *106.)

1682, Law of October 11 (5 Colonial Record, *375), taxes unimproved land at 2 shillings per hundred acres, other land at a penny in the pound (\$4 a \$1,000) *ad valorem*. Apparently prior to 1682 unimproved lands had remained untaxed. *Ministers of the Gospel*. (Colonial Law, 1671, Ancient Charters, page 79; Province Laws, 1692-93, and each succeeding year.)

1694-95, Acts of, chapter 2, section 4. (1 Province Laws, 165.) Land is to be valued twenty times its annual income, but *homes, mills and wharves* at fourteen times their annual income. The Governor of the Province, officers and students of Harvard College, ministers, grammar-school masters, and paupers are exempted from poll, personal and real estate taxes; and also the estate of Harvard College. (Province Laws, 1699-1700, chapter 27, section 4; Province Laws, 1701-02, chapter 16, section 1.) The Lieutenant Governor added. (Province Laws, 1702, chapter 4, section 1.) The Governor and Lieutenant Governor were omitted in the laws of 1775-76, chapter 6, section 2; otherwise exemptions were the same in each succeeding tax law of the Province, Colony or State, through the year 1783.

1782, Statute of, chapter 65, ordinary property is taxed at 6 per cent. and *unimproved land* at 2 per cent. of the real value. Also in 1788, Statute of, chapter 67*a*; 1789, Statute of, chapter 49; 1790, Statute of, chapter 25*a*. (See also Statute of 1821, chapter 107, section 3, imposing different rates on improved and unimproved land.)

By Statute of 1780, chapter 43; Statute of 1782, chapter 45; Statute of 1785, chapter 74, *arms, tools, furniture, wearing apparel, beasts of the plough*, etc., were exempted. By a series of statutes beginning with chapter 86 of the Acts of 1791 (see also Statute of 1791, chapter 28; Statute of 1805, chapter 3; Statute of 1806, chapter 92; and Statute of 1807, chapter 93) *woolen and cotton mills* were exempted from taxation for longer or shorter periods.

Glass works were exempted by Statute of 1793, chapter 3. (A previous statute, 1787, chapter 13, exempts certain glass works for five years.)

By the Tax Act of March 12, 1806, section 2, all *salt works* were totally exempted from taxation.

By Acts of 1826, chapter 180, the statute exempting all salt works from taxation which had been on the statute books for twenty years was repealed; in 1829 the law exempting machinery in cotton, woolen and unincorporated enterprises was repealed. (Acts of 1829, chapter 143.)

Ministers, officers and students of colleges, preceptors of academies, grammar-school masters, the property of Harvard and Williams colleges, Indians, and the property of the Massachusetts General Hospital were exempted by the laws of 1821, chapter 107, section 6.

Sheep, household furniture less than \$1,000 value, *farming utensils, mechanics' tools, salt works* and also the *machinery* in cotton and woolen manufacturing were exempted by the laws of 1821, chapter 107, section 2. Similar exemptions made in tax laws of succeeding years.

Power was given cities and towns for the term of ten years after May 4, 1872, to exempt from taxation all *property* therein *used exclusively in the manufacture of beet sugar*, except the land upon which they were raised. (Acts of 1872, chapter 327.)

Plantations of *certain timber trees* exempted under certain conditions by Acts of 1878, chapter 131, and the same exemption is outlined in Public Statutes, chapter 11, section 7.

The following exemptions from the general property tax are now operative (R. S. 7, sect. 5; G. S. 11, sect. 5; P. S. 11, sect. 5; R. L. 12, sect. 5):—

The property of the United States. (R. S. 7, sect. 5, cl. 1; G. S. 11, sect. 5, cl. 1; P. S. 11, sect. 5, cl. 1; R. L. 12, sect. 5, cl. 1.)

The property of the Commonwealth, except real estate of which the Commonwealth is in possession under a mortgage for condition broken. (R. S. 7, sect. 5, cl. 1; 1853, 122; G. S. 11, sect. 5, cl. 2; 1867, 101; P. S. 11, sect. 5, cl. 2; R. L. 12, sect. 5, cl. 2.)

The personal property of literary, benevolent, charitable and scientific institutions and of temperance societies incorporated within this Commonwealth, the real estate owned and occupied by them or their officers for the purposes for which they are incorporated. (1830, 151, sect. 6; R. S. 7, sect. 5, cl. 2; G. S. 11, sect. 5, cl. 3; 1874, 375, sect. 8; 1878, 214; P. S. 11, sect. 5, cl. 3; 1882, 217, sect. 2; 1886, 231; 1888, 158; 1889, 465; R. L. 12, sect. 5, cl. 3.)

The real and personal estate of incorporated agricultural societies and the portions of real estate and buildings of incorporated horticultural societies used for their offices, libraries and exhibitions. (1851, 215; G. S. 11, sect. 5, cl. 9; P. S. 11, sect. 5, cl. 9; 1884, 176; R. L. 12, sect. 5, cl. 4.)

The real and personal estate of any grand army or veteran association, incorporated within this Commonwealth for the purpose of owning property for use and occupation by posts of the grand army of the republic, to the extent of \$20,000 (1882, 217, sect. 2; 1889, 465; R. L. 12, sect. 5, cl. 5.)

The Bunker Hill Monument. (R. S. 7, sect. 5, cl. 3; G. S. 11, sect. 5, cl. 5; P. S. 11, sect. 5, cl. 5; R. L. 12, sect. 5, cl. 6.)

Houses of religious worship owned by or held in trust for the use of any religious organization, and the pews and furniture. (1821, 107, sect. 2; R. S. 7, sect. 5, cl. 5; 1841, 127; G. S. 11, sect. 5, cl. 7; 1865, 206, sect. 1; P. S. 11, sect. 5, cl. 7; R. L. 12, sect. 5, cl. 7.)

Cemeteries, tombs and rights of burial. (1841, 114, sect. 7; G. S. 11, sect. 5, cl. 8; P. S. 11, sect. 5, cl. 8; R. L. 12, sect. 5, cl. 8.)

The property to the amount of \$500 of a widow, of an unmarried woman above the age of twenty-one years, of a person above the age of seventy-five years; or of any minor whose father is deceased, provided that the whole estate, real and personal, of such person does not exceed in value the sum of \$1,000 exclusive of property otherwise exempted. (1858, 43, sect. 1; G. S. 11, sect. 5, cl. 10; 1878, 206, sect. 1; 1880, 143; P. S. 11, sect. 5, cl. 10; 1885, 169; R. L. 12, sect. 5, cl. 9; 1907, 367.)

The property of indigent persons. (1821, 107, sect. 6; R. S. 7, sect. 5, cl. 8; G. S. 11, sect. 5, cl. 13; P. S. 11, sect. 5, cl. 12; R. L. 12, sect. 5, cl. 10.)

The wearing apparel and farming utensils of every person; his household furniture not exceeding \$1,000 in value; and the necessary tools of a mechanic not exceeding \$300 in value. (1821, 107, sect. 2; 1829, 27,

sect. 2; R. S. 7, sect. 5, cl. 4; G. S. 11, sect. 5, cl. 7; 1865, 206, sect. 1; P. S. 11, sect. 5, cl. 6; R. L. 12, sect. 5, cl. 11.)

Mules, horses and neat cattle less than one year old, *swine* and *sheep* less than six months old; and *domestic fowl* not exceeding \$15 in value. (1821, 107, sect. 2; R. S. 7, sect. 5, cl. 6; G. S. 11, sect. 5, cl. 11; P. S. 11, sect. 5, cl. 11; 1894, 220.)

Property of soldiers and sailors disabled in military or naval service, and that of the *wives or widows of soldiers or sailors* to the amount of \$2,000. (1894, 315; 1895, 202; 1897, 148; 1898, 370; R. L. 12, sect. 5, cl. 13; 1907, 367.)

Property of soldiers and sailors not exempt under the preceding clause to the amount of \$1,000. (1906, 313, sects. 1, 2; 1907, 367.)

Bonds of the Commonwealth issued since January 1, 1906, and of any *county, district, city or town of the Commonwealth*. (1906, 493; 1908, 464, sect. 1; 1908, 594.)

Plantations of certain varieties of trees. (1878, 131; 1880, 109; P. S. 11, sect. 7; R. L. 12, sect. 6; 1908, 120.)

Ships and vessels engaged in the foreign carrying trade. (1881, 284, sects. 1-6; P. S. 11, sects. 8-10; 1887, 373; 1889, 286; 1891, 116; 1893, 149; 1898, 353; R. L. 14, sects. 7-9; 1902, 374, sect. 3; 1902, 375.)

The income from professions, trades or employments, to the extent of \$2,000 (R. L. 12, sect. 4, cl. 4.)

Personal property held by cities, towns, religious societies and cemeteries for the perpetual care of graves. (1913, 578.)

The capital stock, corporate franchise and personal property of co-operative banks. (1890, 63; R. L. 14, sect. 22.)

In speaking of these exemptions (pages 609-612, Massachusetts Reports, 195) the Supreme Court gives among other reasons why some of them are consistent with the provisions of the Constitution, that "such property (referring to wearing apparel, household furniture, and in like manner, farming utensils and tools of a mechanic) ought not to be treated as adding directly to one's ability to pay the expenses of government," and says: "The constitutionality of some of the statutes to which we have referred has not been affirmed and may be questionable. But nearly all of them are consistent with the view that all available property should be taxed according to its value, for the purpose of establishing the proportional ability and duty of individual owners to bear their burdens as citizens."

An accurate study of the effect of a \$2,000 exemption cannot be made without a page-by-page scrutiny of the assessors'

lists in every city and town. It has been asserted, however, that such an exemption would disorganize the finances of the smaller towns of the State. The commission has studied unpublished returns in the office of the Tax Commissioner, and presents the following table, showing the effect on the tax rate of the removal of *all dwellings* from the tax lists in the 64 Massachusetts towns with a valuation of less than \$500,000 in 1910. The increased tax rate resulting (column 5) is based on the entire exclusion of *all dwelling house* valuation, it being impossible, from the information available, to make such exclusion apply only to an amount not exceeding \$2,000 on each house. In many cases the amount paid by the individual taxpayer, although calculated at the increased rate, would be decreased because of the exemption. The burden of the increased rate would fall largely upon the holders of unimproved land suitable for homes.

TABLE III. *Showing Total Valuation, Number and Valuation of Houses, Tax Levy (excluding Poll Tax), Tax Rate and Maximum Rate with no Assessment on Dwelling Houses. All Figures relate to the Year 1910, for All Massachusetts Towns with Valuation (1910) less than \$500,000 (64 Towns).*

TOWN.	Total Valuation.	Number of Houses.	Valuation of Houses.	Tax Levy (excluding Polls).	Tax Rate.	Rate, with All Dwelling Houses exempt.	Population.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<i>Barnstable.</i>							
Eastham, . . .	\$477,015	174	\$122,125	\$4,770	\$10 00	\$13 44	518
Mashpee, . . .	226,300	102	41,580	4,706	20 80	25 48	270
Truro, . . .	379,162	285½	137,870	7,203	19 00	29 85	655
<i>Berkshire.</i>							
Alford, . . .	188,160	74	23,285	2,633	14 00	15 97	275
Clarksburg, . .	270,739	203	71,310	6,227	23 00	31 22	1,207
Egremont, . . .	496,147	196	105,575	4,980	10 00	12 75	605
Florida, . . .	195,961	91	17,650	3,924	20 00	22 01	395
Hancock, . . .	305,229	110	61,150	4,212	13 80	17 26	465
Monterey, . . .	321,005	171	72,170	3,851	12 00	15 48	388
Mount Washington, .	98,212	50	34,225	1,816	18 50	28 38	110
New Ashford, . .	52,575	33½	6,530	998	19 00	21 67	92
Otis, . . .	262,196	165	34,555	4,719	18 00	20 73	494
Peru, . . .	145,106	71	11,125	2,756	19 00	20 57	237
Richmond, . . .	394,756	162	71,985	8,481	21 50	26 28	650
Sandisfield, . . .	362,408	211	77,580	7,610	21 00	26 72	566
Savoy, . . .	185,665	144¾	30,870	4,083	22 00	26 38	503

TABLE III. — *Showing Total Valuation, Number and Valuation of Houses, Tax Levy (excluding Poll Tax), Tax Rate and Maximum Rate with no Assessment on Dwelling Houses. All Figures relate to the Year 1910, for All Massachusetts Towns with Valuation (1910) less than \$500,000 (64 Towns) — Continued.*

TOWN.	Total Valua- tion.	Number of Houses.	Valua- tion of Houses.	Tax Levy (ex- cluding Polls).	Tax Rate.	Rate with All Dwelling Houses ex- empt.	Popula- tion.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<i>Berkshire — Con.</i>							
Tyringham, . . .	\$356,217	107	\$101,725	\$4,452	\$12 50	\$17 49	382
Washington, . . .	292,281	96	59,750	4,967	17 00	21 36	277
West Stockbridge, . .	482,480	313	140,965	10,090	21 00	29 54	1,271
Windsor, . . .	288,643	128	58,895	4,794	16 60	20 87	404
<i>Bristol.</i>							
Berkley, . . .	387,354	259½	120,655	5,237	13 00	19 64	999
<i>Dukes.</i>							
Chilmark, . . .	358,767	165	84,435	3,717	10 40	13 55	282
Gay Head, . . .	45,967	47	15,295	396	8 68	12 91	162
<i>Franklin.</i>							
Bernardston, . . .	463,210	197	131,825	7,850	17 00	23 69	741
Gill, . . .	476,972	184	110,805	7,368	15 50	20 12	942
Hawley, . . .	189,759	110	29,925	3,862	20 50	24 16	424
Heath, . . .	179,912	212	20,025	3,056	17 00	19 11	346
Leverett, . . .	330,114	192	57,095	5,528	17 00	20 25	728
Leyden, . . .	172,002	81	24,491	3,090	18 00	20 95	363
Munroe, . . .	167,858	48	34,410	2,548	15 20	19 09	246
New Salem, . . .	357,160	213	66,635	7,148	20 00	24 60	639
Rowe, . . .	195,599	125	29,295	4,281	22 00	25 74	456
Shutesbury, . . .	300,769	106	21,565	4,357	15 00	15 61	267
Warwick, . . .	439,845	168	54,125	6,415	14 50	16 63	477
Wendell, . . .	285,550	132	31,595	5,902	20 00	23 24	502
Whately, . . .	459,833	181	78,425	8,040	17 50	21 08	846
<i>Hampden.</i>							
Granville, . . .	481,150	219	123,010	7,251	15 00	20 25	781
Hampden, . . .	392,220	177	105,625	5,477	14 00	19 11	645
Holland, . . .	107,160	54	8,030	1,723	16 00	17 38	145
Montgomery, . . .	151,887	56	23,175	1,974	13 00	15 34	217
Tolland, . . .	205,173	87	28,025	3,277	16 00	18 50	180
Wales, . . .	285,305	105	63,450	3,281	11 50	14 79	345
<i>Hampshire.</i>							
Chesterfield, . . .	319,578	177	59,088	5,439	17 00	20 88	536
Cummington, . . .	326,767	165	78,580	5,851	18 00	23 57	637
Goshen, . . .	183,730	84	45,820	3,330	18 00	24 15	279
Greenwich, . . .	245,053	155	67,395	3,430	14 00	19 31	452
Middlefield, . . .	197,367	100	45,970	3,552	18 00	23 46	354
Pelham, . . .	286,575	138	56,860	3,582	12 50	15 59	467
Plainfield, . . .	183,898	109	29,090	3,203	17 50	20 69	406
Prescott, . . .	194,795	105	24,800	2,448	12 60	14 40	320

TABLE III. — *Showing Total Valuation, Number and Valuation of Houses, Tax Levy (excluding Poll Tax), Tax Rate and Maximum Rate with no Assessment on Dwelling Houses. All Figures relate to the Year 1910, for All Massachusetts Towns with Valuation (1910) less than \$500,000 (64 Towns) — Concluded.*

TOWN.	Total Valua- tion.	Number of Houses.	Valua- tion of Houses.	Tax Levy (ex- cluding Polls).	Tax Rate.	Rate, with All Dwelling Houses ex- empt.	Popula- tion.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<i>Hampshire — Con.</i>							
Southampton, . .	\$478,997	239	\$135,675	\$3,556	\$17 40	\$24 92	870
Westhampton, . .	241,573	109	43,975	3,627	15 00	18 35	423
Worthington, . .	360,520	186	89,210	6,421	18 00	23 67	569
<i>Middlesex.</i>							
Ashby,	496,587	252	121,325	8,721	16 50	23 24	885
Boxborough, . .	266,005	73	32,800	3,404	12 80	14 60	317
Carlisle, . . .	476,222	124½	93,480	6,203	13 00	16 21	551
Dunstable, . .	355,709	110	54,630	4,979	14 00	16 54	408
<i>Plymouth.</i>							
Plympton, . .	387,734	192	97,950	5,661	14 60	19 54	561
<i>Worcester.</i>							
Boylston, . . .	494,024	168	129,625	5,233	10 60	14 36	714
Dana,	401,862	196	123,300	8,241	20 50	29 58	736
New Braintree, .	402,839	104½	50,110	4,908	12 25	13 91	464
Oakham, . . .	372,951	144	66,575	5,052	13 60	16 49	552
Paxton, . . .	340,371	130	86,620	5,092	15 00	20 07	416
Phillipston, . .	283,970	148	47,635	5,182	18 30	21 93	426

Total valuation, number of houses and valuation of houses, from verified copy of 1910 assessors' books as analyzed in Tax Commissioner's office, as basis for State tax apportionment.

Tax levy and tax rate derived from Public Document 19 (aggregates of polls, property and taxes, 1910).

Rate if dwelling houses exempt figured by division of levy (column 4) by one-thousandth of the difference between the total valuation and the valuation of houses (1) and (3).

Assessment of Betterments.

Many cities and towns in the Commonwealth are hampered for lack of funds. The tax rate is often as high as public opinion will allow, yet the income seems frequently to be below actual requirements for proper performance of necessary municipal functions and for needed public improvements. Some of the municipalities are heavily burdened with debt, and the payments for interest, sinking fund and serial debt requirements are a serious drag upon the annual revenue. Much of the delay in appointing local planning boards arises

from the reluctance of municipal authorities to undertake any new expense, no matter how trivial the outlay or how great and apparent the ultimate benefits may be, while the difficulty of meeting immediate wants remains so acute.

One cause for this condition is to be found in the fact that many public improvements which conferred great benefits upon adjacent property have been made entirely at the expense of the community. Bonds have been issued for laying out and improving streets, even cross and side streets, which have undoubtedly enhanced the value of the land thus made accessible to an amount often greater than the cost of the improvement. Yet the owners, receiving great benefits, have borne no part of the cost, and the community staggers under the weight of debt and interest.

Progress in city planning, as in every department of municipal government, will in the future depend more and more upon a fair distribution of the expense of making necessary public improvements. If the benefits of such improvements inure solely to the general good, then they should be paid for entirely out of the public treasury, no matter how great the burden. If, however, there are great local benefits, there should be corresponding assessments on the land benefited.

Some of the cost of various improvements and outlays are now assessed upon the property benefited, — sewers, sidewalks, street sprinkling, etc. Under the Betterment Act, chapter 50 of the Revised Laws, the cost of laying out, relocating, altering, widening, grading or discontinuing a way, and the cost of locating and laying out parks, may be assessed on benefited property, providing that the tax on each parcel assessed does not exceed one-half the estimated benefit to that lot; but there are limitations in the law which prevent its general use. It has caused so much litigation that its use has been almost abandoned. The property owner has three distinct chances to oppose the city or town in cases involving special assessments. He may bring a writ of *certiorari* based on some legal error in the proceedings instituted by the city or town in taking land for an improvement. He may ask to have the award of damages reviewed by a jury, and from its finding an appeal lies to the Supreme Judicial Court of the State.

He may ask also for a jury to consider whether or not the city has levied too great an assessment on his property. An application for review of damages awarded must be made within a year of the beginning of work on the improvement, but assessments need not be levied until two years after the completion of the improvement. The result is that often two separate actions are brought in which the same evidence may be presented by the same parties to different juries. This chance of expensive and lengthy litigation forces compromises which are often to the disadvantage either of the landowner or the city. The law, moreover, limits the amount that can be assessed. The Betterment Act provides that no assessment shall exceed one-half of the amount of the adjudged benefit. So towns and cities have taken the easier way and paid for improvements by the issue of bonds or out of general taxation rather than take the chance of expensive litigation.

Chapter 393, Acts of 1906, and chapter 536, Acts of 1913, make special provisions for assessment of betterments in Boston, but the process is not yet entirely satisfactory. Frequently, no one can be sure for years what a public improvement will cost. Suits may be brought to revise the amount of damages and assessment of betterments, and these suits may drag along for years.

In some western States the owners of property affected are brought together before some tribunal at a public hearing, of which actual notice is served upon them all. The whole question is discussed, the damages are awarded and the betterments are assessed and agreed to or finally determined before any work is done or undertaken by the public. If any owner is unwilling to agree to the damages given him, or to the betterment assessed upon him, he may have recourse to the courts, where the matter is speedily heard and determined under special provisions of the law; but until it is determined the work is not proceeded with. People seem generally to be satisfied with the awards of the tribunal before whom the hearing is held, and recourse is seldom had to the courts. Thus the public knows what each improvement will cost before it is undertaken; the property owners affected have an opportunity to be heard, and are brought together so that they

may each hear what other property owners have to say; owners who clamor for the construction of a public improvement are prevented from afterwards objecting to pay their share of it; each owner understands what is being done and why, how much it will cost, and what the damage or advantage to him is likely to be, and thus feels less aggrieved than he usually does under our system.

This commission believes that the movement for better living conditions depends for its success in no small degree upon a more equitable distribution of the cost of public improvements. The subject is complex and involves many interests, and its intelligent consideration demands persons of special training. It is probable that no single individual or group of individuals could be found who are qualified and who could freely give the time necessary to frame a measure that would be just to all interests, both public and private. We therefore recommend the creation of a temporary commission of persons known to be properly qualified, charged with the work of studying present methods of levying assessments and drawing a bill that will secure for the public its fair share of whatever benefits arise from public improvements, while working no injustice upon the property owner.

Providing for Land Development.

The commission has noted the enactment by the State of Washington of an act to bring into productive use the unimproved agricultural lands of the State (chapter 155, Statutes of Washington, 1913).

The formation of "development districts" is authorized, which can issue bonds and with the proceeds buy and improve logged-off and arid lands within the district, then sell them to settlers at cost, plus 5 per cent., on twenty-year payments at an interest rate of one-half of one per cent. above that paid by the district on its bonds. Not more than one tract of twenty acres of logged-off land, or forty acres of arid land, can be sold to one purchaser, and to discourage speculation the title cannot be assigned until three annual payments have been made, and the purchaser has actually resided on his land for two years. The bonds of such agricultural "de-

velopment districts" are made legal investments for State, county, municipal and other public funds, and preferential investment for the permanent school fund.

In New England the State of Vermont has recently enacted a law (No. 126, Acts of 1912) permitting cities and towns to issue debentures aggregating from \$2,000 to \$10,000 for purposes of land drainage, and to loan the proceeds to persons actually owning land desiring to borrow for drainage purposes. A special annual tax over and above all other taxes upon the land in respect to which the money is loaned is levied at the rate of \$7.56 for each \$100 loaned for a period of twenty years, to cover interest, amortization and administration expenses, including the expense of drainage inspection required by all municipalities accepting the act.

Many States provide for reclamation of swamp lands through the medium of drainage districts organized under a simple but flexible code of procedure. In Illinois, for example, the initiative lies in a petition addressed by a certain proportion of the owners of the land affected by the proposed drainage to the court of the county in which the lands lie. A day is appointed for hearing this petition when reasons for and against it are presented to the court. If the court finds that the proposed drainage will increase the value of the lands covered, it calls an election at which three commissioners are elected from among those whose lands are affected by the proposed system. These commissioners meet and assess the cost of the work to be done upon all the lands included within the district and benefited by the proposed drainage, whether their owners signed the original petition or not. The amount of this assessment is certified to the county clerk and extended by him as a tax levied upon the particular land involved, but which is collected, however, by the ordinary machinery of the county government. The landowner is protected by his right of appeal to the courts. If the cost of the proposed improvement is so great that immediate annual assessments of benefits would prove too onerous upon the landowners, bonds may be authorized, the ultimate redemption of which is provided for by smaller taxes extended during the lifetime of the bond. In all cases, however, only the land

benefited is taxed for the cost of the work, and the amount of the taxes the various tracts of lands pay is proportioned to the benefit they severally receive. Nor need these lands be actually contiguous to be taxed. For example, if the improved drainage is effected by straightening or deepening a stream, lands miles away from the actual work done are often benefited by the increased flow of the stream and are, therefore, taxed.¹ Almost identical procedure is followed in the organization of irrigation districts in other States.²

The Commonwealth of Massachusetts last year adopted a measure to reclaim wet lands, by chapter 759 of the Acts of 1913, providing for the reclamation by the Commonwealth, through the State Board of Health and the State Board of Agriculture acting jointly, of wet lands, and for their cultivation so as to demonstrate their value for agricultural uses. The commission is informed that the purchase of one or two such tracts of land under this act is now being contemplated. The difficulty evidently is that the price of lands in sufficient amount to fulfill the purpose of the act is too high to make operations feasible within the appropriation of \$15,000 available. The Massachusetts statute does not contain limitations as to the amount of land and number of tracts that may be offered to any one person, nor does it provide for any but cash payments. No special facility for families of small means is offered (as appears in the Washington statute), such as a scheme for twenty-year payments at moderate interest rates. An interesting provision in the Washington law that may have some bearing on the difficulty encountered in this State hitherto in acquiring land for reclamation is the following:—

SECTION 33. In negotiating for the purchase of unimproved agricultural lands, whenever there shall have been offered in writing to a private owner a certain price and it shall be refused, the commissioners shall report that fact to the county assessor forthwith and the price refused for such lands shall be considered by the assessor in respect to such and similar lands in that vicinity.

The commission believes that when such lands shall be offered for sale, as provided by section 6, chapter 759, Acts of

¹ Chapter 42, Hurd's Revised Statutes of Illinois, 1912.

² Section 2309 *et seq.*, Revised Codes, Montana, of 1907; chapter 146, Laws of Montana, 1909.

1913, it should be on an easy payment basis, providing for semi-annual or quarterly payments over a twenty, twenty-five, or thirty year period, to cover amortization of the price, "not less than the cost of the land plus the cost of reclaiming the same." Interest should not exceed the prevailing rate on State bonds. Such a scheme would enable workingmen to acquire agricultural lands, and might lead to the reclamation of much greater amounts of land.

The Constitutional Objection to State Aid for Workingmen's Homes.

While by its instructions the commission does not feel warranted in recommending amendments to the Constitution, it would be remiss in its duty if it failed to discuss the effect of the constitutional difficulties preventing the solving of the problem it was appointed to consider, — that of insuring to each citizen of the Commonwealth an opportunity for a healthful home in which to rear his family.

The opinion of the justices (House 2339, 1912: Opinion of the Justices, 211 Mass. 624) makes clear that without amendment to the Constitution, State aid, direct or indirect, for workingmen's homes, such as has been afforded in nearly every civilized country in the world, cannot here be extended.

Wherever the State has undertaken such work, profound economic, social and political advantages have resulted. In Argentina, Austria, Belgium, Brazil, Chile, Cuba, Denmark, England, Finland, France, Germany, Holland, Hungary, Ireland, Italy, New South Wales, New Zealand, Norway, Queensland, Roumania, Scotland, South Australia, Spain, Sweden, Switzerland, Tasmania, Victoria, Western Australia, and some of the United States' insular possessions, direct or indirect State aid to workingmen for homes is being afforded. Where it has been most completely given, in New Zealand, the wages of the workingmen have increased more rapidly than elsewhere, while the cost of living has increased much more slowly. That this is entirely due to homestead legislation is not, of course, asserted, but it seems clear that such legislation has been the chief factor in improving economic conditions in that country.

In Germany, Great Britain and the Scandinavian countries, where health statistics are available, a marked improvement in conditions is noted. In Belgium, Holland and northern Italy conditions have so far improved as to begin to exert a powerful deterrent to further emigration. In a report to the Ninth International Housing Congress in Vienna in 1910, the Belgian Minister of Labor presents figures in proof of the falling off of emigration from industrial centers where the largest housing work is being done. In Italy, particularly the northern provinces, a report of the Italian Minister of Labor and Industry shows that the bettering of the labor market through all forms of co-operative activity, including co-operative housing, has similar results, particularly as affecting emigration to South Australia.

The economic importance of bringing more land into use is apparent. With the retail cost of food in 1913 (given on page 10, Bulletin 138 of the United States Department of Labor, Bureau of Labor Statistics), 70 per cent. higher than in 1896, the affording of an opportunity to the workman to cultivate a little garden of his own would go far towards establishing industrial contentment. Furthermore, relief to the congested labor market by opening up the possibility of small homesteading would diminish the pressure on the wage-earning class and reduce the high percentage of unemployment.

The most prosperous countries abroad — Australasia, England, France, Germany, the Scandinavian countries and Switzerland — are those that build up, through appropriate legislation, a great number of small home owners.

Some consideration is given elsewhere in this report to the social evils of overcrowding. It is for the public good that the lives of thousands of young children, now sacrificed in unwholesome dwellings, should be saved. Regardless of moral obligations, or the claims of humanity, the State needs these young lives for its own upbuilding. It is even of more importance to the general good that the children who survive shall be reared in an environment that elevates rather than demoralizes. There is no need of the infant mortality that is due to congestion, or of the vice and crime which result when children are deprived of any playground other than the crowded

streets. The beneficial effect on the health of the community of more open spaces has been proved beyond doubt. We need go no further than the garden cities of England for striking verification of this fact. The *Jahrbuch der Wohnungsreform* (1911) reports the result of an investigation conducted in London by Dr. Darr-Mair, as follows:—

	Death Rate per Thousand Inhabitants.	Infant Mortality per Thousand Births.
Letchworth (garden city),	4.80	38.4
Bournville (garden city),	7.50	80.2
Port Sunlight (garden city),	8.00	65.4
Death rate of 26 English cities (average),	15.90	145.0
Berlin (excluding stillbirths),	16.35	-

Exact measurements of several hundred school children of Liverpool and of the near-by city of Port Sunlight showed that an eleven-year-old school boy had the same height, the same weight, and the same chest measurement as the fourteen-year-old schoolboy of Liverpool.

The economic desirability of a nation of home owners cannot be overestimated. The floating population in tenements and apartments can take no more than an ephemeral interest in the welfare of their cities, towns or wards. There is no permanent home for them; they are nomads; they naturally take but small part in the administration of their municipalities. A home owner, on the other hand, has the most direct interest in the administration of his city or town; its financial activities mean something more concrete to him than newspaper reports. By helping the individual to become a home owner the public welfare is benefited. The well-being of the nation rests with those who have a home and a little land, and to increase that class is one of the fundamental necessities of good government. Next to education, no State activity in our judgment would so redound to the public benefit.

Public education is not primarily for the purpose of benefiting the child, or favoring the parent, but for the public welfare, which demands that illiteracy be reduced to the minimum. The existence and progress of a republic depend upon

the intelligence of the inhabitants. The greatest enemy of popular education is the slum. Its influences tend away from everything that makes for good citizenship. State aid for workingmen's homes is not only the use of money for the important work of promoting the general welfare by bettering social conditions; it is bound up and goes along with that activity for which this Commonwealth has stood pre-eminent, — the education of the people. The home environment is even more important than that of the school, and the State would no more be conferring a favor on the parent or a personal benefit on the child by insuring it a wholesome home than by insuring it a common-school education. In either case the State is safeguarding its own future and promoting the general welfare. Since the adoption of the Constitution forty-one articles of amendment have been passed, mainly extending and broadening the power of the Legislature. The adoption of a policy for State aid for workingmen's homes we believe to be a step necessary for the common good and for progress, — one in line with and in continuation of extensions of State activities already made.

Experience where foreign governments have extended State funds and credit for workingmen's homes has been that private capital, far from being deterred, has come into the field in greater amounts. The demonstration made by governments of the safety of the policy of long-time payments to cover both interest and principal has helped to free private capital for similar enterprises. In no country, furthermore, has the problem of sufficient healthful homes for workingmen been solved by private capital alone. Left to its own devices, the response of private capital to the enormous growth of urban population in all civilized countries has been the erection of cheap tenements and workingmen's barracks with their accompanying evils, squalor and vitiating influences. Further manifestation of its inadequacy has been its inability to cope with conditions so as to afford healthful housing at fair rents. Only where government initiative or example, or State aid or facility, have shown the practicability of providing single homes for workingmen on such a basis as to convert them from rent payers to home owners has private capital come

into the field to compete for the enormous demand stimulated by the State.

The laboring people of the Commonwealth, and two of the great party political platforms of the State, indorse the principle of State aid for workingmen's homes.

Finally, the policy is not new in English-speaking countries. Millions have been expended in England; over 40,000 cottages have been erected in Ireland; the reports of the Scottish Local Government Board show unprecedented activity in that country. In New Zealand, a country with an area about three times that of this State, and with a population of little more than 1,000,000, over \$90,000,000 has been expended to enable settlers to acquire farms and workers to obtain homes. In the Australian States the governments erect dwellings or advance money for that purpose. In Continental European countries the policy is not new; in the city of Ulm, Germany, the municipality owns 80 per cent. of the land within its jurisdiction; the State of Prussia has expended millions in housing its own employees and other workingmen; the imperial government and the other States have not been far behind. Even in Spain, commonly considered backward, recent legislation has been enacted for the same purpose; in South America, Argentina, Brazil and Chile have erected several thousand cottages, and the results are already observable in the attraction of skilled labor from adjoining South American countries.

Legal authority abroad considers such legislation of the greatest importance. An illustration not without its lesson is the fact that the French publication entitled "*Annuaire de Legislation Etrangere*" considers workingmen's housing legislation of sufficient importance annually to print the text of all bills passed in foreign countries. Similar consideration in that publication is given only to fundamental constitutional changes or to laws involving profound departures in national policy, other acts and laws being cited simply by title.

A serious industrial condition now confronts this country, particularly in New England. The creation of numerous home owners is by no means a small or unimportant step towards ultimate industrial peace. The revolution was fought by

colonies of home owners. The endurance of the republic can safely be confided only to a nation of people with a direct interest in its welfare.

THE NEED FOR BETTER HOMES.

Suggestive Mortality Tables.

Infant Mortality. — The commission deems it worth while again to call attention to the urgent need for more and better homes, as shown by mortality rates, particularly of children. The conscience of the Commonwealth can never be content while thousands of children are annually dying unnecessarily, nor should we be satisfied while other communities are reducing death rates faster than are we. As said last year, infants form a reliable index of social environment, and a high infantile mortality may rightly be regarded as indicating unfavorable sanitary and economic conditions. Congestion of population is accompanied by other injurious conditions and infant life is destroyed, or its proper development is so hampered and perverted as to produce illiteracy, vice, crime, filth, disease and deterioration.

Infant mortality rates are decreasing in Massachusetts, but not as rapidly as they should, nor as fast as they are decreasing in some other countries. The table below shows the number of deaths of infants under one year per 1,000 births in the State, and in the cities of the State, during the past five years: —

TABLE IV. — *Infantile Mortality. Death Rate in Massachusetts Cities of Infants under One Year per 1,000 Births, 1908, 1909, 1910, 1911 and 1912.*

CITIES.	1908.	1909.	1910.	1911.	1912.
The State,	134	127	133	119	117
Beverly,	86	94	88	111	50
Boston,	149	120	126	126	117
Brockton,	97	119	99	78	100
Cambridge,	118	102	119	114	97
Chelsea,	92	97	88	78	70
Chicopee,	170	170	165	151	177
Everett,	117	75	79	68	95
Fall River,	178	186	186	177	151
Fitchburg,	141	110	105	89	105
Gloucester,	150	130	99	111	109
Haverhill,	104	110	142	96	120
Holyoke,	182	231	213	183	163
Lawrence,	155	172	167	141	135
Lowell,	202	185	231	189	184
Lynn,	111	99	97	102	112
Malden,	100	96	90	76	84
Marlborough,	87	121	104	88	114
Medford,	62	75	59	61	100
Melrose,	95	82	121	60	40
New Bedford,	144	143	177	148	156
Newburyport,	91	72	119	105	46
Newton,	87	91	94	93	76
North Adams,	94	152	101	106	113
Northampton,	138	119	101	107	92
Pittsfield,	89	118	123	107	100
Quincy,	113	97	103	102	82
Salem,	174	126	123	129	121
Somerville,	98	84	101	93	78
Springfield,	96	114	124	102	102
Taunton,	152	168	212	157	171
Waltham,	81	92	83	99	87
Woburn,	111	102	136	84	114
Worcester,	114	121	137	111	133

The wide variation in the above rates emphasizes the need, the value and the urgency of the work of improving home conditions. All the rates should be reduced to a point as low as the lowest, and the lowest should be still further reduced. If one city can establish an infant mortality rate as low as 60 per 1,000 births, then all cities can do as well. Every city should strive to make its rate the lowest. Infant life is the nation's chief asset. Every consideration of moral obligation, public policy, love for humanity and pride in city, State and country should inspire us to do everything possible to stop the

waste of child life. Every expenditure necessary for its conservation brings great and immediate returns in more and better citizens, besides improvement in health and general well-being.

The subject has engrossed some of the best thought of other lands. Legislative and remedial work seems in some places to have gone farther and been more effective than here. For the purpose of comparison, in Table V. are shown the infantile mortality rates in a number of different countries for five-year periods beginning with 1881.

TABLE V.—*Infantile Mortality. Deaths of Children under One Year to 1,000 Births, 1881-1910.*¹

COUNTRIES (ARRANGED IN ORDER OF RATES IN 1901-05).	QUINQUENNIAL PERIODS.						YEARS.	
	1881- 85.	1886- 90.	1891- 95.	1896- 1900.	1901- 05.	1906- 10.	1909.	1910.
Chile,	—	264	336	333	306	315	315	313
Hungary,	—	—	250	219	212	204	212	194
Prussia,	207	208	205	201	190	168	164	157
Jamaica,	—	170	171	175	174	191	174	188
Italy,	—	—	185	168	168	—	155	—
France,	167	166	171	159	139	—	120	—
Massachusetts,	160	161	161	153	138	133	127	133
England and Wales,	139	145	151	156	138	117	109	105
The Netherlands,	181	175	165	151	136	114	99	108
Switzerland,	171	159	155	143	134	—	115	—
Finland,	162	144	145	139	131	117	111	118
Scotland,	117	121	126	129	120	—	108	—
Denmark,	135	136	138	132	119	—	98	—
Ontario, Province of,	—	—	—	—	114	127	131	123
Ireland,	94	95	102	106	98	94	92	95
Australian Commonwealth,	125	119	109	112	97	78	72	75
Sweden,	116	105	103	101	91	—	72	—
Norway,	99	96	98	96	81	—	72	—
New Zealand,	90	84	87	80	75	70	62	63

Massachusetts is by no means as near the bottom of Table V. as it should be. However, a gratifying decrease in infantile mortality is shown for 1911 and 1912 in nearly every city, bringing the rate for the State down to 119.4 in 1911, and 117 in 1912. Still, those rates are far in excess of rates for 1910 in a number of foreign countries. For 1911, New Zealand reported a reduction to 56 deaths per 1,000 births.

¹ Seventy-third Annual Report of the Registrar-General of Births, Deaths and Marriages in England and Wales (1910), London, 1912. Rates for Massachusetts, Public Document 1.

Child Mortality.—The foregoing presents the effects of adverse conditions upon the rates of mortality of infants of less than one year. The number of deaths of such infants is in the preceding tables compared with the number of births. It is also useful to consider the effects of such conditions upon the death rate of older children. For this purpose the number of deaths of children under five years of age may be compared with the total number of deaths. Children under five years of age constitute about one-tenth of the population. They are more tender and less capable of resisting disease and the effects of bad environment than are persons of greater age. It might, therefore, be expected that such children would contribute more than their proportional share to the total number of deaths, but we are in no wise prepared to find this one-tenth of the population furnishing one-fourth or one-third, or in some instances one-half, the entire number of deaths in the community. Such a condition should arrest attention and compel immediate action. Table VI. gives for a series of years the number of deaths of children under five years of age to every 100 deaths of all ages.

TABLE VI. — *Number of Deaths of Children under Five Years of Age to every 100 Deaths of All Ages.*

CITIES.	1900.	1905.	1910.	1911.	1912.
The State,	31.9	27.8	28.4	26.4	26.3
Beverly,	21.7	18.5	18.7	24.5	13.2
Boston, ¹	32.1	28.4	27.0	26.5	25.8
Brockton,	29.2	23.3	25.6	24.1	28.9
Cambridge,	33.5	28.7	25.4	26.7	24.8
Chelsea,	33.0	29.8	22.1	22.7	23.2
Chicopee,	53.8	46.5	49.6	47.8	54.5
Everett,	38.5	30.4	23.8	20.6	26.0
Fall River,	51.2	52.9	50.3	50.1	44.1
Fitchburg,	41.5	34.6	34.7	32.5	36.6
Gloucester,	24.3	30.7	16.9	22.4	20.6
Haverhill,	24.0	24.4	24.9	19.7	25.3
Holyoke,	47.3	43.1	45.8	40.0	40.6
Lawrence,	42.3	41.9	46.7	42.1	40.0
Lowell,	37.4	36.2	39.7	33.8	63.8
Lynn,	28.3	26.4	25.7	25.2	27.0
Malden,	33.5	26.0	22.2	20.1	23.6
Marlborough,	40.4	18.2	20.5	14.3	18.6
Medford,	30.4	20.8	13.6	16.7	21.4
Melrose,	27.1	16.1	22.0	12.4	10.6

¹ Includes deaths of nonresidents and those of unknown residence.

TABLE VI. — *Number of Deaths of Children under Five Years of Age to every 100 Deaths of All Ages — Concluded.*

CITIES.	1900.	1905.	1910.	1911.	1912.
New Bedford,	43.8	41.1	49.1	45.0	42.9
Newburyport,	19.9	19.0	16.2	15.8	9.9
Newton,	31.5	24.0	21.9	22.4	17.7
North Adams,	37.4	28.6	24.2	25.2	24.1
Northampton,	26.8	21.5	15.0	16.3	15.3
Pittsfield,	29.4	18.8	26.1	24.8	25.0
Quincy,	35.4	30.4	30.1	32.3	23.6
Salem,	38.0	36.5	27.8	31.6	28.7
Somerville,	32.8	21.8	23.0	22.1	20.2
Springfield,	31.4	23.2	30.9	24.6	25.6
Taunton,	30.7	29.5	31.9	26.2	29.0
Waltham,	25.8	15.0	16.9	21.1	21.8
Woburn,	30.4	23.3	26.9	26.2	24.9
Worcester,	34.5	27.4	29.5	25.0	29.2
Towns over 5,000, ¹	28.5	25.6	25.5	22.1	23.0
Towns under 5,000, ²	21.4	16.4	18.1	17.1	16.9

Wide variations are again found in the rates of the different cities. It may be said that a different proportion of children to adults may somewhat affect the proportion of deaths of children to deaths of adults, but, as shown by comparisons in the report of last year, there is nowhere such a difference in the proportion of children to adults as would be necessary to make the variations found in the table.

General Mortality Rates. — The large number of deaths of children adversely affects the general mortality rate of Massachusetts, as is shown by Table VII.

¹ In 1900 there were 60 towns of more than 5,000; in 1905 there were 64 towns of more than 5,000; and in 1910 and 1911 there were 71 towns of more than 5,000 population.

² In 1900 there were 260 towns of less than 5,000; in 1905 there were 257 towns of less than 5,000; and in 1910 and 1911 there were 250 towns of less than 5,000 population.

TABLE VII. — *Annual Crude Death Rates per 1,000 Persons living, 1881-1900.*¹

COUNTRIES (ARRANGED IN ORDER OF RATES IN 1901-05).	QUINQUENNIAL PERIODS.						YEARS.	
	1881- 85.	1886- 90.	1891- 95.	1896- 1900.	1901- 05.	1906- 10.	1910.	1911.
Chile,	26.9	35.2	32.6	28.8	30.2	31.3	32.5	-
Hungary,	33.1	32.1	31.8	27.9	26.4	25.0	23.6	-
Spain,	32.6	30.9	30.1	28.8	26.0	24.3	23.3	-
Austria,	30.1	28.9	27.9	25.6	24.2	22.3	21.2	-
Jamaica,	-	23.5	22.0	22.1	22.6	24.4	23.1	-
Italy,	27.3	27.2	25.5	22.9	21.9	21.0	19.6	-
German Empire,	25.3	24.4	23.3	21.2	19.9	-	-	-
France,	22.2	22.0	22.3	20.7	19.6	19.2	17.9	-
Prussia,	25.4	24.0	22.8	21.0	19.6	17.3	16.0	-
Finland,	22.2	20.0	20.5	19.0	18.6	17.4	16.6	-
Ireland,	18.0	17.9	18.5	18.1	17.6	17.3	17.1	-
Switzerland,	21.3	20.4	19.8	18.1	17.5	-	-	-
Belgium,	20.6	20.2	20.1	18.1	17.0	-	-	-
Scotland,	19.6	18.8	19.0	18.0	17.0	16.1	15.3	-
Massachusetts,	19.9	19.4	19.8	18.1	16.6	16.2	16.1	15.4
England and Wales,	19.4	18.9	18.7	17.7	16.0	14.7	13.5	-
The Netherlands,	21.4	20.5	19.6	17.2	16.0	14.3	13.6	-
Sweden,	17.5	16.4	16.6	16.1	15.5	14.3	14.0	-
Denmark,	18.4	18.7	18.6	16.4	14.8	13.7	12.9	-
Norway,	17.2	17.0	16.8	15.6	14.5	13.8	13.5	-
Ontario, Province of,	11.4	11.0	10.6	11.6	13.0	14.0	14.0	-
Australian Commonwealth,	15.7	14.8	13.3	12.7	11.7	10.7	10.4	-
New Zealand,	10.9	9.9	10.1	9.6	9.9	9.7	9.7	9.4

Here, again, Massachusetts suffers somewhat by comparison with other countries. With her climate, people and opportunities this State should lead the world in the preservation of life and health. When we fall behind any country in these matters we fail of our opportunities and duty. It is pleasing to note that here, also, as in the infant mortality rates, there is a decided decrease for the year 1911, the number of deaths of all ages in that year being given by the Secretary of the Commonwealth as 15.4 per 1,000. New Zealand reports a reduction to 9.4 per 1,000 in that year in her general mortality rate.

Congestion and Tuberculosis. — Some idea may be formed of the relation between congestion and tuberculosis by a study of the following table, from an address by Hiram F. Mills to the State Inspectors of Health on November 3, 1913: —

¹ Seventy-third Annual Report of the Registrar-General of Births, Deaths and Marriages in England and Wales (1910), London, 1912. Rates for Massachusetts, Public Document 1.

TABLE VIII. — *Showing Relation between Congestion and Tuberculosis.*

CLASSIFICATION OF CITIES AND TOWNS.	Aggregate Population.	Annual Number of Deaths from Tuberculosis in Five Years.	Deaths from Tuberculosis in 100,000.
Less than 1,000 inhabitants,	47,896	42.8	89
Between 1,000 and 5,000,	360,344	337.4	94
Between 5,000 and 10,000,	312,697	270.2	87
Between 10,000 and 20,000,	338,271	322.8	95
Between 20,000 and 30,000,	150,594	141.4	94
Between 30,000 and 40,000,	242,590	248.4	102
Between 40,000 and 50,000,	132,216	137.4	104
Between 50,000 and 100,000,	552,650	604.4	109
Between 100,000 and 150,000,	476,414	677.0	144
Boston with	686,092	1,069.4	156

The diffusion of the congested population of large cities would seem to be essential to the suppression of this disease. Note in the table the fact that less than 100 deaths per 100,000 inhabitants occur in cities and towns of a population below 30,000. The marked increase in the number of deaths in cities above 100,000 emphasizes the need of better homes with more air and sunlight for the many families crowded into the unhealthful quarters of our large cities.

The Needlessness of Congestion of Population.

Whatever increase in the number of deaths arises from congestion of population, or from the adverse conditions that accompany congestion, is utterly needless, and reflects upon our intelligence and our respect for moral obligations. Congestion of population is, of course, not solely responsible for excessive infant or general mortality; there are many factors in the problem, but overcrowding of buildings on land and of people in tenements is the most fundamental, far-reaching and deadly. Many of the other factors grow out of congestion, or accompany it, and would disappear with it. The fate of children born into such environment shows how evil such conditions are, and how urgent is the need for more and better homes. It conveys, also, a sinister warning as to the effect of such environment upon those who survive.

The needlessness of congestion of population is shown in the two following tables, IX. and X. In the first, Table IX., the occupied and unoccupied lands in Boston, the most densely populated city in the State, are considered. The density of population upon occupied land is shown in 1905 to be 89.1 per acre, and 87.9 per occupied acre in 1910. This slight improvement is more apparent than real, for population became more dense in the most crowded parts of the city. Thus in 1905, in Wards 6 and 8, lived 60,797 persons, more than one-tenth of the total population of the city, on less than one-fiftieth of its area. In 1910 the population of these two wards had increased to 68,188, which means that 7,391 more persons had crowded into the space already overpopulated, an increase of 12 per cent. More than 14 per cent. of the population of the city lived in Wards 6, 8 and 9, which wards comprise less than $5\frac{1}{2}$ per cent. of the total occupied area.

The number of persons per occupied acre in 1905 runs from 37.7 in Ward 23 to 375.2 in Ward 8. In 1910 the extremes are 36.1 in Ward 23 to 395 in Ward 8. The largest unoccupied acreages are in wards 23, 24 and 25, where the density on occupied area of the city is the lowest. Nearly four-fifths of the entire unoccupied area of the city (79.5 per cent.) was in these three wards in 1910. In 1912 congestion was perceptibly more marked, as these three wards still contained 79.6 per cent. of the total unoccupied land of the city. In other words, unoccupied land in the wards showing the lowest density was not being taken up as rapidly as in the overpopulated wards, where less land remained unoccupied.

TABLE IX. — *Density of Population on Occupied Land in Boston,¹ 1905 and 1910, with Columns showing Occupied and Unoccupied Land, 1912.²*

WARDS.	POPULATION.		OCCUPIED LAND (ACRES).		UNOCCUPIED LAND (ACRES).		PERSONS PER ACRE OCCUPIED LAND.		Occu- pied Land.	Unoc- cupied Land.
	1905.	1910.	1905.	1910.	1905. ³	1910. ⁴	1905.	1910.	1912.	1912. ⁵
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
The City,	595,380	670,585	6,683.7	7,625.0	8,271.1	7,368.2	89.1	87.9	7,691.9	6,975.4
Ward 1,	25,405	29,676	246.7	290.2	258.9	233.4	103.0	102.3	298.0	227.6
Ward 2,	25,929	28,812	226.3	234.9	13.1	9.3	114.6	122.7	230.0	12.9
Ward 3,	14,831	15,339	143.8	149.8	1.0	1.0	103.1	102.4	152.8	1.4
Ward 4,	12,499	13,294	183.5	191.7	12.0	9.8	68.1	69.3	186.5	19.0
Ward 5,	12,653	12,811	94.3	90.9	4.7	2.9	134.2	140.9	95.0	4.1
Ward 6,	29,987	35,758	143.7	154.9	1.3	.5	203.7	230.8	141.7	.5
Ward 7,	15,579	14,913	217.2	215.7	2.0	2.3	71.7	69.1	217.1	2.3
Ward 8,	30,810	32,430	82.1	82.1	7.2	7.5	375.2	395.0	84.6	4.9
Ward 9,	22,120	26,427	103.9	102.8	4.2	5.2	212.9	257.1	105.1	3.8
Ward 10,	23,841	25,320	182.0	186.1	45.0	39.3	131.0	136.1	179.7	43.6
Ward 11,	22,353	27,444	138.9	197.1	176.2	128.7	160.9	139.2	210.6	112.5
Ward 12,	21,738	24,294	105.2	105.0	3.7	3.0	206.6	231.4	105.2	2.2
Ward 13,	21,654	21,561	290.4	316.0	40.0	15.0	74.6	68.2	296.7	47.9
Ward 14,	22,127	23,584	213.9	309.5	32.3	29.7	103.4	76.2	220.7	25.7
Ward 15,	20,310	21,216	124.8	126.2	29.1	26.8	162.7	168.1	127.3	26.0
Ward 16,	21,924	25,633	218.8	242.4	111.6	90.3	100.2	105.7	257.9	77.4
Ward 17,	24,313	26,426	248.7	264.5	75.8	66.1	97.8	99.9	266.1	64.5
Ward 18,	22,121	22,735	120.6	114.5	13.0	18.2	183.4	198.6	121.1	11.3
Ward 19,	29,213	31,714	226.1	223.2	242.7	206.2	129.2	142.1	114.4	187.3
Ward 20,	41,805	55,720	715.7	800.7	418.0	318.7	58.4	69.6	843.5	269.1
Ward 21,	26,533	30,511	355.0	377.9	132.5	104.0	74.7	80.7	394.0	86.5
Ward 22,	27,769	29,975	351.0	361.6	206.0	194.7	79.1	82.9	365.7	181.7
Ward 23,	26,410	30,668	701.4	835.5	3,653.4	3,593.2	37.7	36.7	911.8	3,445.9
Ward 24,	31,650	37,749	720.6	915.4	1,516.4	1,205.4	43.9	41.2	944.6	1,160.9
Ward 25,	21,806	26,575	529.3	736.3	1,270.8	1,056.8	41.2	36.1	821.8	956.4

Thus in Boston, with an average population of 25.7 persons for each acre of its total area, and with 87.9 persons per each acre of its occupied area, 6,975 acres of land, about 27 per cent. of the total area, in 1912 remained vacant.

Figures to show the occupied and unoccupied portions of other cities are not available. However, the total area of each, and the area assessed for taxation, are set forth in

¹ Excluding Hyde Park.

² Figures for occupied and unoccupied land refer to land assessed and are compiled from reports of assessors, city of Boston.

³ Excluding 2,039.3 acres of marsh lands and flats.

⁴ Excluding 2,021.2 acres of marsh lands and flats.

⁵ Excluding 2,020.8 acres of marsh lands and flats.

Table X., together with the number of persons per acre of total area, and the number of persons per acre of assessed area.

TABLE X. — *Area, Population and Density of Massachusetts Cities.*

CITIES.	Popula- tion.	Total Area (Acres).	Number of Persons per Acre.	Acres Assessed.	Number of Persons per Acre Assessed.
The State,	3,366,416	5,144,960.0¹	.7—	4,512,626	.7+
Beverly,	18,650	9,832.0	2.0	8,421	2.2
Boston,	670,585	26,026.0	25.7	17,193	39.0
Brockton,	56,878	13,744.7	4.1	13,745	4.1
Cambridge,	104,839	4,570.2	22.9	4,180	25.1
Chelsea,	32,452	1,391.8	23.3	1,392	23.3
Chicopee,	25,401	15,319.0	1.5	12,800	2.0
Everett,	33,484	2,396.7	14.0	1,675	19.9
Fall River,	119,295	24,371.9	4.9	16,155	7.4
Fitchburg,	37,826	18,134.0	2.1	16,297	2.4
Gloucester,	24,398	16,929.3	1.4	9,800	2.5
Haverhill,	44,115	22,934.0	1.9	20,373	2.2
Holyoke,	57,730	14,613.0	5.4	9,432	6.1
Lawrence,	85,892	4,636.4	18.5	3,173	27.1
Lowell,	106,294	9,131.3	11.6	6,643	16.0
Lynn,	89,336	7,177.2	12.4	4,293	20.8
Malden,	44,404	3,285.1	13.5	2,431	18.7
Marlborough,	14,579	14,104.7	1.0	12,755	1.1
Medford,	23,150	5,619.5	4.1	5,120	4.5
Melrose,	15,715	3,070.2	5.1	2,600	6.0
New Bedford,	96,652	12,669.4	7.6	11,165	8.7
Newburyport,	14,949	5,700.6	2.6	4,576	3.3
Newton,	39,806	11,733.0	3.4	8,814	4.5
North Adams,	22,019	13,291.0	1.5	9,156	2.4
Northampton,	19,431	22,833.3	.9	17,902	1.1
Pittsfield,	32,121	27,314.9	1.2	23,350	1.4
Quincy,	32,642	10,648.3	3.1	6,689	4.9
Salem,	43,697	5,233.5	8.3	3,827	11.4
Somerville,	77,236	2,634.3	29.3	1,900	40.6
Springfield,	88,926	20,296.0	4.4	16,185	5.5
Taunton,	34,259	31,099.2	1.1	25,000	1.4
Waltham,	27,834	8,650.1	3.2	6,550	4.2
Woburn,	15,308	8,388.4	1.8	7,501	2.0
Worcester,	145,986	24,642.8	5.9	20,835	7.0

According to this table Boston has an assessed area of 17,193 acres and an average of 39 persons per assessed acre. Table IX. shows 6,975 acres of vacant land in Boston, which is 40

¹ Approximate land area, as given by the United States Census, 1910.

Note. — In some cases figures for "total area" and "acres assessed" can only be approximate, but they are the most nearly correct totals now available. The "acres assessed" in Brockton and Chelsea are overstated (in Public Document 19) or else the "total area" of these cities is understated by the Harbor and Land Commission.

per cent. of its assessed area. As the number of persons per assessed acre is much lower in other cities than in Boston, it is safe to conclude that the proportion of vacant land is much greater. That proportion in Boston is 40 per cent., and it probably is more than 50 per cent. in the total assessed land in the cities of the State. Table X. shows 331,948 acres of assessed land within city limits in Massachusetts. If, as seems true from a consideration of the Boston situation, one-half of that land is vacant, then 166,000 acres of land within city limits are lying idle, — an appalling and continuing economic waste. Much public discussion is now taking place in regard to the apparent shortage and high price for eggs. At an extremely low estimate this vacant land could be made to produce over 400,000,000 dozens of eggs per year. Not that this commission recommends that the land be put to this purpose; much of it is needed for homes, factories, stores and other necessities of civilized life. But until available for such purposes, it would be far better to produce eggs than weeds and mosquitoes.

The sole purpose of this section of the commission's report is to show how needless is the crowding of population upon restricted areas within our cities, with its consequent abnormal death rates, disease and demoralization.

The work of the local planning boards should emphasize this phase of our economic situation and indicate remedies.

RECOMMENDATIONS.

The following recommendations (House No. 118) were submitted to the General Court in advance of the report:¹—

1. THE WORK OF THE LOCAL PLANNING BOARDS.

Chapter 494 of the Acts of 1913 provided for the establishment of local planning boards in cities and in towns of more than 10,000 population. The mayors of several cities have called to our notice the provisions that make it seem necessary for them to await suitable ordinances by the city governments before appointments can be made, thus subjecting the establishment of the boards to delay. Towns, furthermore, must await the annual town meeting before the members can be elected. These delays

¹ House Nos. 119, 121, 122 and 123 were rejected.

seem unnecessary, and in the act herewith submitted administrative features are so corrected as to obviate further delay.

These planning boards when appointed are about to undertake a work of vital importance to their cities and towns. The future, like the past, will witness the expenditure of vast sums of money on both public and private improvements. Great savings can be made by pursuing a comprehensive and systematic plan. A carefully devised city or town plan, made far in advance, showing when and how improvements ought to be made, fitting them in properly with other improvements made and to be made, would not only secure uniformity, but actually involve a smaller outlay. There is no reason why unsightly, unhealthful spots should disfigure our municipalities. It costs more to keep them than to get rid of them or to plan in advance against their presence. No task is of greater concern to the community than that of giving proper direction to its future growth and development. The creation of such a plan is the task set by the law (chapter 494, Acts of 1913) before the local planning boards. It is a labor fraught with the gravest responsibility and the most far-reaching consequences. Elsewhere it has gone hand in hand with eradication of slums and the proper housing of the people. The time, labor, study and expert knowledge required for the formulation of a suitable comprehensive plan should not be fruitless.

The bill submitted herewith prescribes a process by law whereby such a plan, when satisfactory, may be adopted, made authoritative and conformity thereto insured. The object of the bill is to provide a living condition for the people in which their physical health, their morals, their character and their whole social condition can be improved. It seeks and hopes to assure better homes, more attractive streets, finer cities, so that the character of the people in cities and towns can be still further improved and strengthened by the conditions under which they live. It hopes to take effective steps to eradicate many of the most unpleasant features of our purely industrial towns. It seeks to improve the health of the people by raising the character of the cities and towns in which they live. (House 121.)

2. TO TEACH PROFITABLE USE OF SUBURBAN HOMES.

Section 2 of chapter 5 of the constitution provides for the encouragement of education and agriculture. Last year, at the suggestion of members of the commission, the following order was passed by the Legislature (Senate Journal, 1913, page 1276):—

Ordered, That the Board of Education be requested to consider what branches of agriculture might be taught to families and by what methods; what kinds of school plants and facilities would be required for such instruction; to estimate what the immediate and ultimate cost per family would be; to ascertain as nearly as may be how many families would take advantage of such instruction and what public benefits might be expected to accrue

therefrom, and to report to the next general court not later than the second Monday in January.

Large numbers of families are rearing children in the thickly settled parts of the cities, to the injury of the children and the detriment of the Commonwealth. Many of these families would be glad to escape to the suburbs and give the children the benefits of air, light, room to play, and probably an opportunity to work in gardens.

The greatest among the many obstacles to such a course is ignorance regarding profitable use of a small piece of ground. Information on the subject is obtainable only with great difficulty. With an apparent shortage in food products, rising prices, and thousands of acres of unused land in most of our cities and towns suitable for cultivation in a small way by families mainly dependent on other employment, the teaching of agriculture to families means not only the diffusion of valuable information, but also the promotion of the general welfare.

A bill is herewith submitted giving cities and towns permission to institute schools to teach agriculture to families.

The bill contemplates the possibility of regarding an entire family as a unit or pupil, and furnishing to families desirous of availing themselves of the opportunity, instruction that would enable them to make the most profitable use of a suburban home. The provision of "small homes and plots of ground" (chapter 607, Acts of 1911) would be necessary for temporary residence by families which have not access to a plot of ground, while receiving instruction. (House 119.)

3. ASSESSMENT OF BETTERMENTS.

A cause for the high tax rate and lack of funds of many cities and towns is that public improvements conferring great benefits on adjacent property have been made entirely at the expense of the community. Bonds have been issued for laying out and improving streets, even cross and side streets, where the value of the land thus made accessible was enhanced at times more than the cost of the improvement.

Progress in city planning will depend upon a fairer distribution of the expense of making public improvements.

Under the Betterment Act (Revised Laws, chapter 50), the cost of laying out, relocating, altering, widening, grading or discontinuing a way, and the cost of locating and laying out parks, may be assessed on benefited property, to an amount not exceeding one-half the estimated benefit. Limitations in the law have, however, prevented its general use, on account of litigation thereby caused. The property owner has three distinct chances to oppose the city in cases involving special assessments. He may bring a writ of certiorari based on some legal error in the proceedings. He may ask to have his assessment reviewed by a jury. He may ask to have the city's award of damages reviewed by a jury. An application for a review of damages must be made within a year from the beginning of work on the improvement, but assessments may not be levied until two years

after the completion of the improvement. The result is that often two separate actions are brought in which the same evidence is presented by the same parties to different juries.

Success in certain other States in dealing with this question by the award of damages and the assessment of betterments by some tribunal before improvements are begun, is marked. The commission believes that the movement for better living conditions depends in no small degree upon the more equitable distribution of the cost of public improvements. The subject is complex and involves many interests. We submit herewith a bill for the creation of a temporary commission of persons known to be properly qualified, charged with the work of studying the financing of public improvements, the present methods of awarding damages and levying assessments, and with drawing a bill that will secure for the public its fair share of whatever benefits arise from such improvements, while rendering complete justice to the property owner. (House 120.)

4. THE ESTABLISHMENT OF RESIDENTIAL DISTRICTS.

The establishment of residential districts has many objects: the promotion of manufactures by placing and confining plants in favorable situations; the regulation of real estate values and rents by preventing one class of activities from intruding upon another, to the injury of both; the fixing and preservation of the character of neighborhoods in order that the waste of rebuilding and readjustment may be avoided, — but the main purpose is the improvement of housing conditions through the prevention of congestion.

By a permissive measure herewith submitted, owners, subject to the city or town planning boards' approval, are enabled to fix the residential character of their street during such time as they or their successors deem advisable. Protection is thus afforded to persons owning or desiring to own single-family houses, against intrusion of business, manufacturing, or tenement structures.

Complete protection to the property owner is afforded in that the restriction is largely a voluntary one, not created by ordinance or statute, but by the action of two-thirds of the owners of the linear frontage of the street proposed to be restricted. (House 122.)

5. PUBLICATION OF THE PROCEEDINGS OF THE FIRST MASSACHUSETTS CITY AND TOWN PLANNING CONFERENCE.

At the suggestion of the Homestead Commission, the Governor called a conference on city and town planning at the State House, November 18 and 19. Nine meetings were scheduled for the two days, and the attendance and interest exceeded reasonable expectations. The Governor of the Commonwealth, the mayor of Boston, and over fifty speakers addressed the meetings, which were attended by city officials, members of local planning boards, representatives of trade, civic and labor organiza-

tions, and citizens. The addresses and discussions are deemed to be of great value. Funds were not available for stenographic records, but copies or abstracts of most of the addresses were secured, and stenographic and other notes of important discussions were made, and the commission has a good account of the proceedings. We recommend an appropriation to publish the same. (House 123.)

HOUSE 119.

AN ACT TO PROVIDE FOR THE ESTABLISHMENT AND MAINTENANCE OF AGRICULTURAL INSTRUCTION FOR FAMILIES.

SECTION 1. Any town, city, district, or county, through its school committee, or other board of trustees in charge of vocational education, may (1) establish and maintain agricultural instruction for families, of such character and extent as shall be approved by the board of education; and may (2), if found necessary and practicable, rent homesteads to families, for purposes of agricultural instruction, of such number and upon such terms as to occupation and rental to be paid as shall be approved by the board of education; it being provided herein (3) that this agricultural instruction for families may be established and maintained as approved state-aided agricultural education, under the provisions, and subject to all the conditions not inconsistent with this act, of chapter four hundred and seventy-one of the acts of the year nineteen hundred and eleven.

SECTION 2. Any city or town which accepts the provisions of this act shall establish and maintain schools for teaching to families and to individuals, in day, part time and evening classes, vegetable growing, fruit growing, poultry keeping, production of milk and honey and such other branches of agriculture as may be approved by the state board of education. The location and organization of said schools shall also be subject to the approval of the board of education. These schools shall be classed as individual agricultural schools, defined in the acts of the year nineteen hundred and twelve, chapter four hundred and seventy-one, under paragraph eight, section one, and the control and administration of the same shall be as provided in the acts of the year nineteen hundred and eleven, chapter four hundred and seventy-one, sections four, eight and nine.

SECTION 3. After the acceptance of this act and before taking further action thereon the school committee or board of trustees shall cause to be circulated to the citizens a general description of the purposes and scope of said school with request for reply as to whether instruction is desired in said school and information regarding the person and family of the signer.

SECTION 4. The *city council* or other *board* or *officers* in cities in whom is vested the power to take land for school purposes, or the inhabitants of a town may vote to take in fee, any land not appropriated to public uses for the purpose of maintaining said schools, or may lease or purchase in fee any land, either within or without the city or town limits for said purpose.

SECTION 5. The school committee or board of trustees of said town or city shall erect suitable school buildings upon said land and shall make provision for temporary housing and the use of a plot of ground by such families as have not access to land necessary to give proper effect to the instruction of the school.

SECTION 6. The school committee or board of trustees shall fix a reasonable rental for the residence houses and garden plots provided for in section five of this act and shall have power to receive or reject any applicant and to fix the length of time for which the said house and garden plot shall be rented to any person or persons and to make and enforce reasonable rules and regulations with regard to said occupancy and the conduct of the school.

SECTION 7. Section one of this act shall take effect upon its passage and the remaining sections thereof shall take effect in any town upon their acceptance by vote of the town at an annual town meeting, or at a legal meeting called for that purpose, and shall take effect in any city upon its acceptance by a majority vote of the city council or body having the powers of a city council. In case of rejection by the city council or body having the power of a city council, or failure to accept the provisions of this act within nine months of the passage thereof, then at any time upon a petition of ten per cent of the voters in said city the following question shall be printed upon the ballot at the next succeeding city election: "Shall the provisions of chapter of the acts of the year nineteen hundred and fourteen authorizing cities and towns to establish and maintain agricultural schools be accepted?" And if a majority of the voters voting thereon shall vote "yes", then this act shall take effect in such city. And for the purpose of being submitted to the voters in towns and to the city council or body having the powers of a city council in cities and, upon petition as aforesaid, to the voters of cities this act shall take effect upon its passage.

HOUSE 120.

RESOLVE TO ESTABLISH A COMMISSION ON PUBLIC IMPROVEMENTS AND ASSESSMENT OF BETTERMENTS.

Resolved, That a commission is hereby established to be known as the Commission on Public Improvements and Assessment of Betterments to consist of the following persons:— The tax commissioner, the attorney-general and three other persons, of whom one should be an attorney-at-law. The commission shall report to the next general court not later than the fifth day of January a bill or bills embodying the methods and procedure by which land may be taken for public purposes, including the procedure in awarding of damages for said taking of land, and by which the cost of said public improvements, including the damages awarded, purchase price and cost of construction, alteration or relocation, not exceeding the total cost of said improvements, shall be assessed in whole or in part against the land receiving some benefit or advantage from the same beyond the

general benefit or advantage to all land in the city or town, said assessment not to exceed the total benefit received by said land. The commission shall conduct such investigations as may be necessary in the discharge of its duties, shall hold public hearings on the matter and shall be provided by the sergeant-at-arms with suitable quarters. With the consent of the governor and council, they may employ such assistance as may be necessary and may expend not to exceed three thousand five hundred dollars.

HOUSE 121.

AN ACT TO FURTHER REGULATE AND EXTEND LOCAL PLANNING BOARDS IN CITIES AND TOWNS.

SECTION 1. Chapter four hundred and ninety-four of the acts of the year nineteen hundred and thirteen is hereby amended by striking out the following words in the first section: "In cities the said board shall be appointed by the mayor, subject to confirmation by the council; and in cities under a commission form of government, so-called, the members of the board shall be appointed by the governing body of the city. In towns the members of the board shall be elected by the voters at the annual town meeting", and inserting in place thereof the following: — In cities the mayor and in towns the selectmen shall forthwith appoint such board, which shall consist of five members, one to be appointed for a term of five years, one for a term of four years, one for a term of three years, one for a term of two years and one for a term of one year, and thereafter one shall be appointed annually for a term of five years. An appointment to fill a casual vacancy shall be only for the unexpired portion of the term. Three shall be a quorum. Said board may make and alter rules and regulations for its own organization and procedure consistent with the ordinances of the city and the laws of the commonwealth. It may employ engineers and such clerical assistance as it deems necessary, — so that said section shall read as follows: — *Section 1.* Every city of the commonwealth, and every town having a population of more than ten thousand at the last preceding national or state census, is hereby authorized and directed to create a board to be known as the planning board, whose duty it shall be to make careful studies of the resources, possibilities and needs of the city or town, particularly with respect to conditions which may be injurious to the public health or otherwise injurious in and about rented dwellings, and to make plans for the development of the municipality with special reference to the proper housing of its people. In cities the mayor and in towns the selectmen shall forthwith appoint such board, which shall consist of five members, one to be appointed for a term of five years, one for a term of four years, one for a term of three years, one for a term of two years and one for a term of one year, and thereafter one shall be appointed annually for a term of five years. An appointment to fill a casual vacancy shall be only for the unexpired portion of the term. Three shall be a quorum. Said board may make and alter rules and regulations for its own organization and procedure con-

sistent with the ordinances of the city and the laws of the commonwealth. It may employ engineers and such clerical assistance as it deems necessary.

SECTION 2. The homestead commission is hereby authorized and directed to call a planning conference at least once in each year, and it shall be the duty of the members of local planning boards to attend the same. The expense of the attendance of said members may be met out of the appropriation for expenses of the local planning boards provided in this act.

SECTION 3. The clerk of the city council or other board having the power of a city council in cities and the selectmen in towns shall, upon introduction, furnish to the planning board, for its consideration, a copy of all ordinances and bills relating to the location of any public building of the city, and to the location, extension, widening, enlargement, ornamentation and parking of any street, boulevard, parkway, park, playground or other public grounds, and to the vacation of any street, or other alteration of the city plan of streets and highways, and to the location of any bridge, tunnel or subway, or of any surface, underground or elevated railway, and shall also furnish any other information requested by said planning board.

SECTION 4. The planning board shall cause to be made under its direction a map or maps of the city or town or parts thereof showing thereon the location of streets, parks, playgrounds, schools, civic centers and other public property, also of all railroads, railway terminals, and elevated, tunnel or street railway lines, and showing such other natural and artificial features as may be desirable. Said board shall further draught upon said map or maps the location of such thoroughfares, parks, playgrounds, schools, civic centers and other public property as the board shall be of opinion that the present or future interests of the public require or will require for a comprehensive city or town plan. Before recommending such plan or plans the board shall give public hearings on the location of said parks, playgrounds, schools, civic centers and other property, and the location, width or grades of proposed streets or ways, after giving notice of such hearing by publication at least twice in a newspaper published in the city or town, the first publication to be at least one month and the last not more than seven days before the hearing, and keeping the plan or plans open to public inspection for one month prior to said hearing. After said hearing and after the alterations deemed necessary by the board have been made in such plan or plans, the same may be recommended by said planning board to the city or town, and a copy shall be filed in the office of the planning board and shall be deemed a public record. The city council or board having the powers of a city council in cities shall forthwith take action upon the adoption of said plan or plans, and in towns the question shall be voted upon by the voters not later than at the next annual town meeting; and upon its adoption a copy of the said plan or plans and a certified record of the vote of adoption shall be filed in the registry of deeds for the county and district in

which said city or town is situated and shall thereupon become the official plan or plans of said city or town. Said planning board may from time to time recommend alterations and changes in said plan or plans, and the procedure upon adoption shall be as herein provided for the adoption of the original plan or plans.

SECTION 5. After the passage of this act, no street or way in any city or town included under the provisions of this act shall be laid out, located anew, altered or widened, and no such street or way or park or other public property hereafter laid out shall be constructed by any public authority except in accordance with the city plan as provided in this act.

SECTION 6. Any person or corporation desiring to lay out, locate or construct any street or way in any town or city under the written provisions of this act shall, before the beginning of such construction, submit to said planning board suitable plans of such streets or ways, to be prepared in accordance with such rules and regulations as the board may prescribe. Upon the receipt of such plans, with a petition for their approval, the board shall give a public hearing thereon, after giving notice of such hearing by publication once each week for two successive weeks in a newspaper published in the town, the last publication to be at least two days before the hearing; and after such hearing the board shall, if said street or way does not conflict with the city plan as filed in accordance with section

of this act, approve the same; or if it does conflict, it may alter such plans and may determine where such street or way shall be located, and the width and grade thereof, and shall so designate on said plans. The plans shall then be approved and signed by the board and filed in the office of the planning board, who shall attest thereon the date of filing. If any person or corporation shall hereafter open for public travel any private way the location, direction, width and grades of which have not previously been adopted as a part of the city plan in the manner provided for in this act, then no building permit shall be issued for the construction or alteration of any building thereon, nor shall the city or town or any other public authority place any public sewer, drain or water pipe in, or do any public work of any kind on, such private way so opened to public travel contrary to the provisions of this act: *provided, however*, that these provisions shall not prevent the laying of a trunk sewer or water main if it be required by engineering necessities.

SECTION 7. Cities and towns shall from time to time appropriate sums of money to be expended by the planning board for carrying out the provisions of this act, but no expenditures shall be made in excess of such appropriations.

SECTION 8. Said planning board, its officers and agents may, so far as they deem necessary in carrying out the provisions of this act, enter upon any lands and there make such examinations and surveys and place and maintain such monuments and marks as they may deem necessary; and any person whose property is injured by such entry or by such placing or maintaining, who fails to agree with the town or city as to the amount

of his damages, may have them assessed and determined in the manner provided by law in the case of land taken for the laying out of highways in said city or town, on application at any time within one year after such entry or after such placing or maintaining.

SECTION 9. This act shall not be construed to authorize any taking or condemnation of land, or to render a city or town liable for damages of any kind, except for making entries upon land and for placing and maintaining monuments and marks as authorized by section eight of this act, nor to authorize a town to lay out or to construct any way located on any of said plans, until such way has been laid out as a highway under other provisions of law.

SECTION 10. This act shall take effect upon its passage.

HOUSE 122.

AN ACT TO PERMIT THE ESTABLISHMENT OF RESIDENCE DISTRICTS IN TOWNS AND CITIES.

SECTION 1. Whenever two thirds or more of the owners of record of two thirds of the linear frontage of one side, or street frontage of any block shall present a petition, duly signed and acknowledged by each of said owners, to the mayor in cities, and the board of selectmen in towns, asking that such side or street frontage of said block be designated as a "residence district", the mayor or board of selectmen in all cities and towns in which there is a planning board shall refer said petition to said board for its consideration. Said planning board shall give one or more hearings of which due notice shall be given to each of the owners of record of land within the district described by said petition; and, upon the recommendation of said planning board, the city council, or other board having the powers of a city council in cities and the board of selectmen in towns may approve said petition. In towns in which there is no planning board, the said hearings shall be given by the board of selectmen. Upon said approval, a certified copy of said petition and the said approval shall be recorded with the registry of deeds for the county and district in which such land is situated, and thereupon such side or street frontage of said block shall become a "residence district." Excepting for outbuildings permitted or authorized by law, no building other than a private dwelling or two-family dwelling or a building used by the city or state for public purposes shall thereafter be erected or altered or converted to be so occupied on any lot abutting on such street frontage as long as it continues to be a "residence district" except upon the written consent of all the owners in said district, duly recorded with the registry of deeds. A "block" for the purposes of this section is a property division bounded on all sides by a street or streets and not intersected or crossed by any street.

SECTION 2. Whenever a like petition to that provided in section one asking that said "residence district" shall cease to be a "residence district" shall be presented to the mayor in cities and to the board of selectmen in towns, the procedure provided in section one shall be had thereon

and thereafter the city council, or body having the power of city council in cities or the selectmen in towns may approve said petition, and a certified copy of said petition, together with said approval, shall be recorded in the registry of deeds for the county and district in which said land is situated, and said district shall thereupon cease to be a "residence district."

SECTION 3. This act shall take effect upon its passage.

HOUSE 123.

RESOLVE TO PROVIDE FOR PUBLISHING THE PROCEEDINGS OF THE FIRST MASSACHUSETTS CITY AND TOWN PLANNING CONFERENCE.

Resolved, That the homestead commission be directed to prepare a report of the proceedings of the first Massachusetts city and town planning conference held in Boston, November eighteen and nineteen, nineteen hundred and thirteen, and to have printed for distribution such number of copies of said report as may be deemed necessary in the public interest; and that there be appropriated for this purpose a sum not to exceed
dollars.

APPENDIX.

HOMESTEADS FOR WORKERS.

FOREIGN GOVERNMENTAL AID IN HOME BUILDING.

Introductory Chapter.

Among the economic changes which began in the last quarter of the eighteenth century, few have been so frequently commented upon as the rapid growth of cities, due largely to the centralization of industry. A century ago cities with 100,000 population were less numerous than are now those of 500,000 or more. The growth has been progressive. In most countries the gain in population in the large cities from 1875 to 1900 has been even more rapid than the rate of increase for the preceding three-fourths of a century.

With effort everywhere directed to industrial expansion, little attention has been given to the provision of a healthful physical environment for the rapidly congesting urban population. Cities built to meet eighteenth century needs are subjected to the strain of nineteenth and twentieth century requirements. Congestion, slums, high rents, and their accompanying evils, including lowered efficiency of citizenship, are the natural results.

Is anything of greater interest or more importance than the place where the most intimate part of a man's life is passed — his home? Not only does his home shelter him against the elements, but also it performs the greater function of awakening within him sentiments which find expression in his ideals and actions, and in the ideals and actions of his family through unborn generations. In former times the home took second place only to the country. The home was not only the property of the family, but it stood for family aspiration and unity from generation to generation. Conditions in large cities have brought modifications; the tenement, with its numerous apartments and its floating population, has supplanted to a large extent the small house occupied by the owner, to the detriment of public health, standards of life, ideals and morals.

Private enterprise and capital have nowhere provided sufficient healthful, low-cost houses for persons of moderate means. Most civilized governments have attempted in one way or another to increase the supply of such homes. This report relates briefly their activities, laws, and, so far as ascertainable, the measure of success attending their efforts.

THE METHOD OF INVESTIGATION.

Primary sources of information on foreign governmental activity are few. Bulletin 88 of the Massachusetts Bureau of Statistics dealt with "Homesteads for Workingmen." Within the limits of its space no exhaustive report on the subject was possible. A concise summary was the extent of its scope. The Homestead Commission considered it important to elaborate on the work then done, to gather from the latest official sources the facts and statistics required for a more complete presentation of the subject, and to cover, if possible, countries not mentioned in Bulletin 88.

Accordingly, in the fall of 1912, at the request of the commission, indorsed by Senators Winthrop Murray Crane and Henry Cabot Lodge, a questionnaire ¹ prepared by the com-

¹ The following is a memorandum of information desired by the Homestead Commission:—

I. To what extent and how has the general government engaged directly, by appropriations from the public treasury or by issuing loans, in the purchase and improvement of land to better the housing of the working people?

Please let your answer to the question above supply the information indicated below, specifying in each case the source of the same:—

(a) Cite the legislative acts under which this has been done.

(b) How much has been expended for this purpose? How much returned by sale and rentals? In other words, have the ventures paid their way, or nearly done so?

(c) Were the expenditures made for the purchase of land to be sold on specified terms to prospective occupiers who were to build dwellings thereon at their own expense, or were the expenditures made for the purpose both of purchasing land and erecting dwellings?

(d) Upon what terms has the government disposed of land, or land and completed dwellings, to occupiers?

(e) How many different lots, on which houses or tenements have been constructed, have been disposed of?

(f) How many persons have been housed in this manner since the undertaking was established? How many at present are housed?

(g) Exactly what is the administrative organization of the undertaking?

(h) About what is the usual rate of wages paid the heads of families, and about what is the usual rental or purchase payment?

II. If the general government has not engaged directly, by the direct use of public funds, in projects for the housing of the working people, has it sought in some way other than this to promote such projects; for example, by lending its credit to other governmental or private corporations, or by some form of subsidy, or exemption from taxation, or through State insurance or loan societies. (Describe in detail. This inquiry is not intended to include in its scope housing acts intended primarily merely to improve the sanitary condition of dwellings, or acts prescribing codes of building regulations or authorizing the chartering of co-operative building, loan or insurance societies.)

III. What have been the results of these undertakings?

mission was sent by Hon. Philander C. Knox, then Secretary of State, to the United States diplomatic and consular officers accredited to numerous foreign governments. In response to the questionnaire there has come to the commission through the State department a great mass of material, consisting of reports from American consular and diplomatic officers, through whom the questionnaire was transmitted; reports of the foreign officers to whom it was presented; and legal, legislative and public documents dealing with the national, State and municipal activities, or with the great diversity of effort of various governmental or semi-governmental institutions.

The material thus obtained is the basis of this report, which has been prepared by the secretary of the commission, with the assistance of Aaron Prussian, statistician. Inevitable gaps were filled in by correspondence for more recent official information, when it was deemed possible to obtain the same; by study of public reports and official documents in the State Library, the Boston Public Library, the Harvard University Library and the Library of Congress. Semi-official documents, such as proceedings of housing congresses, were freely consulted. Advance prints of the proceedings of the Tenth International Housing Congress, held at The Hague, September, 1913, were obtained from the American delegates. Secondary sources of information were sparingly used, particularly as most available literature on the subject is not sufficiently recent or comprehensive to be useful. The sources of information for each country upon which a report is made are indicated at the head of the particular chapter.

Foreign governmental aid to the production of workmen's homes at moderate rates has a wide range. It may be afforded

1. (a) What change in death rates have these projects made? Compare rate in model communities with those in other localities.

(b) If possible, give information showing better physical condition, particularly of children.

(c) Has there been any saving by lessening crime, pauperism and delinquency?

(d) Has governmental activity stimulated private initiative?

2. To what extent do workmen supplement wages by growing produce?

(a) On home lots?

(b) On vacant areas?

(c) On rented parcels?

(d) On communal lands?

IV. What aid has been given by the government to others in furnishing instruction, seed, tools?

V. What co-operative methods are in operation to dispose of the product?

VI. Please send, in addition to replying to the above inquiries, any public documents, or other available literature which may be freely obtained, descriptive of governmental undertakings for the housing of the working people, including the text of laws, ordinances, regulations, etc., and any other information which you may have in relation to the general subject.

by the national government, the State or the local authority. It is shown in three general ways:—

1. Special taxation, exemptions and condemnations, covering taxation in site values, exemptions of improvements, exemptions in favor of workmen, special assessments and betterment taxes.

2. Financial aid, covering direct building by national, State or local authorities, opportunities for obtaining cheap money, aid to co-operative building and credit organizations, State savings and agricultural banks.

3. The national, State and municipal land policy, covering ownership, sale and rental of land, closer settling, homestead, small holdings and other acts of like nature.

The nature of the activity under each of these headings varies greatly and occasionally overlaps, but for convenience this classification is adopted to summarize an introductory discussion. Doubtless a classification based on an approach from another angle would be no less comprehensive.

TAXATION AND FISCAL EXEMPTIONS.

The forms of tax exemption and similar fiscal advantages that are offered for the construction of workmen's dwellings are numerous. One general line that tax legislation takes is forcing unimproved land into use through taxation at a higher rate than improvements. Notable examples are in New Zealand, northwestern Canada and Germany.

New Zealand's taxation of unimproved land is progressive, and doubtless, with the land settlement laws, has been effective in increasing the number of small occupiers. Several of the Australian States have similar features in their tax legislation, and improvements are entirely exempted in many cities in certain of the western provinces of Canada. The German imperial law is of recent date (May, 1911), and is concerned with the taxing of the increment in site value. As an imperial law it has not been in operation sufficiently long to permit of any but fiscal results. Cities in Prussia and other States had similar legislation long before the imperial law, and though the fiscal returns were not large, the social results in preventing land speculation and encouraging proper housing of the people were recognized to be of great importance. Several cantons in Switzerland levy a tax on the unearned increment. In Basel, such tax has been in existence since 1840. Italy permits munic-

ipalities where there is a house famine to levy a special tax of 3 per cent. on vacant land.

A second line of tax legislation is specific exemptions for workmen's dwellings and building societies. England exempts building societies from stamp duties and from one-half the tax on such conveyances where the consideration is less than \$2,400. In Germany there are tax exemptions from incorporation, registration and other fees, and also certain favors in the income tax levied on building societies. France exempts building societies from certain property and excise taxes. In Belgium there is a reduction of duties on sale or mortgage of workmen's dwellings, and a 50 per cent. reduction of registration, stamp and personal property taxes. Austria exempts houses containing laborers' quarters from taxation for twenty-four years. Roumania abates taxes on building societies for twenty years. In Spain the law of April 11, 1912, makes certain exemptions for cheap houses. Cuba exempts workmen's dwellings built by the State from all taxation for ten years. Such dwellings are also exempt from the building tax. Brazil exempts workmen's dwellings for fifteen years from federal taxation, provided that the municipality makes like provision as to city taxes. Argentina relieves construction material for dwellings for workmen from custom duties. Similar provisions are in effect for the members of the German Customs Union (Zollverein). Chile exempts workmen's dwellings from certain municipal and national taxes.

The facility with which unhealthful quarters may be condemned for rebuilding with healthful homes has a direct and important bearing on the housing of the working classes. This is particularly true in town planning, where expropriation is involved in the building of new, healthful homes. The award of damages for land condemnation is by no means universal. In several countries, England and Austria, for example, damages are materially reduced by the necessity of protecting the public health. The extent to which compensation is paid for new streets, for old quarters improved, and the extent to which the power of eminent domain is restricted, so far as local authorities are concerned, all vary widely.

FINANCIAL AID FOR WORKINGMEN'S HOMES.

Direct building by national or State authority is not so frequent as similar work by local authority. The imperial government of Germany and the several German States have invested

millions in houses for their State employees. England, in connection with its small holdings acts, has, through its Board of Agriculture and Fisheries, built dwelling houses. Perhaps the largest aggregate expenditures are those made under the Congested Districts and Irish Laborers' Acts. Several of the Australian States have built houses and either rent or sell them to occupiers.

Much more important and extensive is direct building by local authority. The London County Council leads in this work, with an aggregate expenditure up to March 31, 1912, of \$24,000,000.

Nearly all governments afford easy credit to local authorities for similar purposes. Several governments loan money to workers directly. The Advances to Workers Acts in Australian States, the Small Dwellings Acquisition Act in United Kingdom, and the Franz-Joseph Jubilee Fund in Austria provide for such loans. Austria advances money on second mortgages up to 90 per cent. of the equity. Of greater importance and interest, however, is credit extended to co-operative and limited dividend companies, associations, unions and societies. In the various countries reported upon, aid to these societies is given by national, State and local administrations. It is extended in various forms, as by loaning money on mortgage, guarantee of mortgage, investment in stocks and bonds, and partial payment of interest on obligations, making such securities preferential investments for banks, trustees, executors and other fiduciary investors; encouraging insurance companies likewise so to invest; and in other ways which are treated at greater length in the body of the report. Any study of the facilities for credit afforded to both agricultural and urban workers by rural credit and other forms of organization is beyond the scope of this report. The extent of their operations and their usefulness is greater than is generally known. Senate Documents Nos. 17 and 214, 63d Congress, 1st session, give exhaustive details in regard to them. State savings and agricultural banks in Australasia, Belgium and Scandinavia, and municipal land-mortgage banks in Germany and Austria, have been established. Local authorities and individuals sometimes obtain credit from these institutions, and in some cases co-operative societies can obtain loans upon municipal guarantee.

LAND POLICY.

Various methods of affording workingmen opportunities to go back to the land are being tried. The policy of breaking up large estates in New Zealand and some Australian States has had considerable success. Land settlement laws in Australasia and Scandinavia, and direct aid by government in Great Britain and Ireland, have accomplished much good. These activities are national; they give some relief to congestion of population and an overcrowded labor market, as they provide methods of obtaining land, either for farm or for garden purposes, by families mainly dependent on other employment.

Another form of activity is the great holding of land by municipalities. This is a characteristic feature of German city policy, and is found also in Austria, Switzerland and Sweden. Going into the land business has for these municipalities its financial rewards; they approach the matter from an entirely different point of view, however, — that of economic and social expediency. The regulation of rents, the ability to control the land market as well as future city development, and the possession of land upon which to build low-cost houses, are some of the objects sought.

OTHER SUBJECTS.

Though not comprehended within the term "State aid," assistance rendered by industrial corporations and individuals in housing employees is often considerable.

Town planning, while in some of its phases not directly related to the subject of this report, is in other phases distinctly a housing matter, as in the provision of open spaces, districting for residential and other purposes, provision for new workingmen's quarters, etc. The report therefore deals with it in these relations. The First International Congress on City and Town Planning was held in Edinburgh in 1911; the second took place during the Ghent Exposition in 1913. To this latter congress 16 nations and about 130 cities gave encouragement and support. Lower buildings and wider streets to admit more sunshine were advocated as essential to the public health. The proper planning of cities for healthful housing was stated to be of vital interest to 750,000,000 people. The economic waste of life and efficiency resulting from badly planned cities and towns is beyond calculation. The congress decided to organize an Inter-

national Bureau of Town Planning information, with headquarters at Brussels, holding regular meetings every two or three years.

ARRANGEMENT OF COUNTRIES.

The report begins with the Australasian countries, and in particular with New Zealand, because of the extent and the successful results of that country's efforts. The six Australian States — New South Wales, Queensland, South Australia, Tasmania, Victoria and Western Australia — follow in that order. The next countries dealt with are England and Wales, Scotland and Ireland. In Continental Europe are included Germany, Austria, Belgium, Denmark, Finland, France, Holland, Hungary, Italy, Norway, Roumania, Russia, Spain, Sweden and Switzerland. Next are taken up the South American group: Brazil, Argentina, Colombia and Chile. Other countries dealt with are Canada, Cuba, India, the Union of South Africa, Chosen (Korea) and the United States' insular possessions. In some countries where legislation is recent no report on activities can be given. Reference to legislation, however, is made wherever possible.

For convenience of readers, foreign sums of moneys, areas and measurements are reduced to American equivalents. Exact equivalents are used for areas, but in the conversion of sums of money approximate figures are used.

AUSTRALASIA.

New Zealand.

SOURCES OF INFORMATION.

1. Statement of the American Consul-General at Wellington, January 20, 1913.
2. The Workers' Dwellings Act, 1905.
3. The Workers' Dwellings Act, 1910.
4. Regulations under the Workers' Dwellings Acts.
5. Circulars of New Zealand State-Guaranteed Advances Office, entitled, "Advances to Settlers and Workers."
6. Reports of the Workers' Dwellings Boards, 1910, 1911, 1912, 1913.
7. Official Year Book of New Zealand, 1911, 1912.
8. Official Handbook of New Zealand, 1875, 1894.
9. Censuses of New Zealand, 1896, 1901, 1906, 1911.
10. Inquiry into the Cost of Living in New Zealand, 1910-11.
11. Report of the Commission on the Cost of Living in New Zealand, 1912.
12. "New Zealand in Evolution," Guy H. Scholefield.
13. "The Story of New Zealand," F. Parsons.
14. "State Socialism in New Zealand," Le Rosignol.
15. "The Progress of New Zealand in the Century," Irvine and Alpers.
16. "State Experiments in Australia and New Zealand," W. P. Reeves.
17. "Social Welfare in New Zealand," H. H. Lusk.

Since 1893 a main purpose of the land laws of New Zealand has been to break up large estates and allow actual settlers to occupy and use the soil. Two principal lines of legislation have been followed: —

1. Purchase and subdivision.
2. Special taxation.

In the period between 1893 and 1912 New Zealand bought over 1,350,000 acres of improved land at a cost of more than \$32,000,000,¹ expended \$2,500,000 in improvements, and subdivided and transferred the whole to actual settlers on various tenures. Under the Act of 1905 the government erected and disposed of 209 workers' dwellings at a cost of \$609,342 for land, improvements and buildings. In addition to these activities over 18,000,000 acres, mostly of wild lands acquired from the natives, had been leased or sold to users. To enable holders to live upon these lands and develop them properly, \$63,510,275 had been loaned as "advances to settlers;" and to build houses for workers, or to enable them to buy their own homes, \$9,000,000 had been supplied to them up to March 31, 1912.¹

The population in 1893 was 626,000; in 1911 it was 1,002,000 (white).

LAND FOR FARM SETTLERS.

The policy of providing land and capital for settlers grew naturally out of previous practices of the colony and the acute economic conditions prevailing in 1893. Before the formal establishment of British authority in the islands in 1840, unlimited private purchases and "squatting" had, it is said, secured four-fifths of the available land of the islands from the natives. Eight individual companies claimed to have purchased 60,000,000 acres from the natives. There are about 66,000,000 acres of land available. The treaty of Waitangi of 1840 recognized the native ownership of the soil, and gave to the government the exclusive right of purchase. Most of the extravagant claims to title were vitiated. One claim of 20,000,000 was reduced to less than 30,000 acres.

During twenty-two years the government was the sole purchaser of native land. It was bought cheaply, hastily surveyed and resold. Large tracts went to individuals and companies, and small settlers found it difficult to secure land. In 1862 the government waived its right of pre-emption and the situation grew worse. Most of the land was obtained in large areas by

¹ New Zealand Year Book, 1912.

capitalists. In 1892 the government resumed the exclusive right of purchase from the natives.

Of the native lands acquired by the government, 7,000,000 acres, to be increased up to not more than 9,000,000, were set aside in 1907 as a permanent endowment for purposes of education and old-age pensions, and on March 31, 1912, 6,287,532 acres of that land had been leased to nearly 3,000 users, most of it for grazing purposes. Of the rest of the native lands acquired, known as "ordinary crown lands," 11,800,000 acres had been disposed of to nearly 20,000 "selectors," on various tenures for grazing, mining, agricultural and homestead uses. The creation of large estates out of the cheap lands available during the years from 1840 to 1880 greatly restricted progress and enterprise. The need was felt for giving poorer men a better chance.

The Village Settlements Act of 1886 provides for setting apart land that settlers may take up in village allotments of not more than 1 acre each, at not less than \$15 per allotment; or homestead allotments of from 1 to 100 acres, to be taken on renewable lease at a rental of 4 per cent. on the capital value.

These settlements were designed to help laborers to obtain homes for themselves and families in the immediate vicinity of their work, and gave bushmen, workers on roads and railways, etc., an excellent chance of securing a holding which they could live upon and improve in spare time. Ten years' continuous residence, and improvements to the amount of 30 per cent. of the value of the land within six years, are required. Under the provisions of this act, up to 1912, 24,577 acres had been taken by 1,227 persons.

Various other experiments, somewhat similar to the Village Settlements Act, were tried, but with not marked success, until the passage of the Land for Settlements Acts of 1892-94, which authorized the purchase of improved land for settlement purposes.

The Cheviot Estate.— Before the Land for Settlements Acts took effect, however, the government bought the Cheviot estate. Under a provision in the tax law a proprietor who believed his property overvalued could challenge the government to buy at his valuation. The government assessed the Cheviot property at \$1,500,000, the trustees valued it at \$1,300,000, and the government bought it at that figure. About \$200,000 was spent in surveying, constructing roads, bridges and other improvements. The estate was a large sheep-run, extending along the east coast

of the northern part of the South Island, containing about 84,000 acres. Two years after subdivision the land was all taken up, and a few years later more than 300 farms and village homesteads, three schools, a church, a town hall, stores, etc., and over 1,500 people occupied the place which formerly supported 70 servants and 70,000 sheep.

Land for Settlement. — The success in dealing with the Cheviot property encouraged the government to proceed with its policy of buying large estates, subdividing and transferring to smaller actual occupiers. The Land for Settlements Acts of 1892-94 gave authority to expend not more than \$2,500,000 (increased in 1900 to \$5,000,000) yearly in the purchase of estates, either by mutual agreement or by compulsory sale. Under its provisions, 223 estates were acquired up to 1912. These comprised 1,296,942 acres, and cost \$29,740,355 in purchase money and \$2,520,660 for improvements. Of this land 1,231,253 acres were occupied in 1912 at an annual rental of 5 per cent., or \$1,485,580.

These lands are situated near closely settled districts. At first many were leased in perpetuity at 5 per cent. on a rental sufficient to cover first cost, together with survey, administration and roads. In 1908 a renewable lease for thirty-three years was substituted, and the rent reduced to $4\frac{1}{2}$ per cent. per annum. Each lease contains a perpetual right of renewal for further successive terms on a rent to be determined by revaluation.

Systems of Land Tenure. — The distinguishing features of the present leasehold system involve the principle of State ownership of the soil, with a tenant right to recurrent terms of lease by the occupier. Between 1892 and 1907 a very large proportion of the "crown" lands were disposed of on lease for nine hundred and ninety-nine years. The rentals were based on the assessed value of the land at the time of disposal, without increase or recurring valuations, and gave a fixity of tenure practically equal to freehold, and which, like freehold, necessarily carried with it the power of sale, sublease, mortgage or disposition by will. At the same time the improvements made in the soil by cultivation, etc., were secured to the tenant should he from any cause be obliged to forfeit or surrender his lease. This tenure was amended by the Land Laws Amendment Act, 1907, which substituted a lease for sixty-six years (in the case of ordinary crown lands) and thirty-three years (in the case to settlement lands) with a perpetual right of renewal for further successive terms.

When it is taken into consideration that with few exceptions the crown lands are in their prairie condition and incapable of immediate profitable use, the advantage to the settler of setting free his capital to develop the capabilities of the soil, rather than having to expend it in the purchase of a freehold, is very apparent.

The values placed on the crown lands are, as a rule, low, for the State does not so much seek to raise a revenue directly therefrom as to encourage the occupation of the lands by the people; this occupation secures an indirect increased revenue, beside the other advantages resulting from a numerous rural population.

Again, underlying the whole of the New Zealand land system, is a further application of the principle of "the land for the people," viz., the restriction in area which any man may hold. This subject has been forced upon the attention of the Legislature by defects in former systems, under which one individual with means at his command could appropriate large areas, to the exclusion of his less wealthy fellow settler. Under existing conditions, where the price at which land is offered is definitely fixed, and where choice of selection is by ballot, every would-be settler has the same chance, and may hold under the crown an equal area of land, except that by the Land Act, 1908, preference is given to "landless," "married," and "previously unsuccessful" applicants. The quantity that a selector may hold is so fixed as to encourage the class of moderate farmers, for up to the statutory limit the amount he may select is left almost entirely to himself. The act defines the amount any one may hold at 666 $\frac{2}{3}$ acres of first-class land, 2,000 acres of second-class land, or 5,000 acres of third-class land. These limits apply to lands which are thrown open for optional selection, but in some cases, where the quality of the land is very good and the selectors many, the limit may by regulation be made smaller.

The three classes of land are described as follows: —

First Class. Town and village lands, the upset prices of which are, respectively, not less than \$100 for town and \$15 for village land per acre; such lands are sold by auction, or leased for ten or thirty-three years at a rent of 5 per cent. on the value of the land.

Second Class. Suburban lands, the upset price of which may not be less than \$10 an acre; these lands are also sold by auction, or leased as aforesaid.

Third Class. Rural lands, which may be disposed of at not less

than \$5 per acre, for first-class, \$2.50 an acre for second-class, and 60 cents an acre for third-class lands; such lands may be sold or leased by auction, or sold or leased on application.

The general rule is that ordinary crown land thrown open for optional selection is offered to the public under three different tenures, the choice of which is left to the would-be settler: —

1. Cash, in which one-fifth of the purchase money is paid down at once, and the remainder within thirty days. The final title is not given until certain improvements have been made on the land.

2. Lease with a purchasing clause, at a 5 per cent. rental on the value of the land; the lease being for twenty-five years, with the right of purchase at the original upset price at any time after the first ten years and within twenty-five years, or to convert into a renewable lease.

3. Renewable lease, at a rental of 4 per cent. on the capital value, the lease being for sixty-six years, with perpetual right of renewal.

Improved lands purchased under the Land for Settlements Acts are opened on renewable lease, the term being for thirty-three years instead of sixty-six years, and the rental is $4\frac{1}{2}$ per cent. on capital value.

Small-farm Associations. — The Land Act, 1908, provides for a special class of settlement called small-farm associations, which found favor with the public to a very considerable extent during the first three years after the Act of 1892 came into force, but is now superseded to a large extent by the improved farm settlement system. The Small-farm Association Act provides that, where not less than 12 individuals have associated themselves together for mutual help, a block of crown land may be set aside for subdivision and settlement, but not more than 250,000 acres may be set aside in any one year. The extreme limit that one person may hold is fixed at 500 acres. Settlements of this class were formerly held on lease in perpetuity, in a similar way to lands under the same tenure when thrown open for optional selection, but this is now superseded by the renewable lease tenure. The conditions of residence and improvement are the same as under the Village Settlements Act. The system offers many advantages to the settlers, so long as the blocks of land are judiciously chosen, having regard to quality of land, access, markets and the probability of employment being obtained in the neighborhood. In the eagerness to obtain lands on

such easy terms these points have not received sufficient attention by some of the associations, and in consequence they are not all successful. At present only a small proportion of the remaining crown lands is suitable for selection in this manner.

An applicant for crown land must be of the age of seventeen years or upwards, and apply solely for his own use and benefit, and not directly or indirectly for the use or benefit of any other person, while, including the land he applies for, he is not to be the owner, holder or occupier under any tenure of more than one year's duration, either severally or jointly or in common with any other person or persons, of any land anywhere in New Zealand exceeding in the whole 5,000 acres.

Preference is mainly given to married men with children, widowers with children, widows with children, married women with children and judicially separated from their husbands, and applicants who are landless and have within the previous two years competed at least twice unsuccessfully at any other land ballot.

Continuous residence for ten years and improvements in six years to the amount of 30 per cent. of the original value are required.

TABLE 1. — *Summary of Land Transactions during Twenty Years, 1892-1912.*

	Selectors.	Acres.
Crown lands,	19,717	11,791,169
Cheviot estate,	292	74,635
Land for Settlements Act,	5,060	1,231,393
Endowment Acts, etc.,	7,532	7,481,776
	32,601	20,578,978

Land Settlement Finance Associations. — A Land Settlement Finance Act was passed by the General Assembly on December 24, 1909, and came into force on January 1, 1910. The intention of the act is to enable groups of purchasers to buy private property for subdivision among themselves and to raise the purchase money by means of a loan guaranteed by the government. For this purpose any 5 or more persons may by agreement form an incorporated land settlement association, and may purchase in the name of that association any estate consisting

of not less than 250 acres. The agreement of purchase must comprise a scheme for the subdivision of the estate into allotments not less than 25 acres and not more than 200 acres in extent, irrespective of value, or up to 500 acres, provided the unimproved value of such larger allotment does not exceed \$12,500. The agreement becomes operative only if it is confirmed by order in council in pursuance of a recommendation of the Board of Land Commissioners. On the confirmation of the agreement the incorporated association, acting through the public trustee as its agent, is empowered to raise the total purchase money of the estate by the issue of debentures under the guarantee of the government. On the completion of the purchase the estate is transferred to the association, and the several allotments are then transferred by the association to the individual purchasers. Each purchaser gives a mortgage to the association to secure the purchase money of his allotment, together with interest at such rate as is sufficient to meet the interest on the debentures and incidental expenses of the association. The purchase money of each allotment so secured by mortgage is payable in such installments as the mortgagor chooses, not less than a specified amount in each year, and the balance must be paid in twenty years. All capital and interest moneys so paid to the association by the purchasers are expended in meeting the interest accruing on the debentures, and the balance is accumulated in the hands of the public trustee as a sinking fund for the redemption of the debentures.

The total number of associations incorporated up to March 31, 1912, is 24, with an area of 23,696 acres, valued at \$1,380,975, and a membership of 152.

LAND TAXATION.

Feeling against the land monopoly represented by the great estates and by absentee landlordism ran high enough to place upon the statute books in 1891 a graduated land tax law, with the avowed purpose of making large holdings too burdensome to carry. The ordinary tax on the unimproved value of land is a penny in the pound (about \$4 per \$1,000), but exemptions and deductions are made to the smaller holders that reduce the number of taxpayers to 35,273 out of a total, approximately, of 178,500 landholders. A graduated tax in addition to the ordinary \$4 per \$1,000 is levied on estates of \$25,000 and upward, beginning at 12½ cents per \$1,000 and reaching \$23.33 per

\$1,000 on estates of more than \$1,000,000, unimproved value. These rates are increased by 25 per cent. in the case of all estates of not less than \$150,000 unimproved value. Business premises are exempt from this additional tax. The rates are increased by 50 per cent. in the case of absentee landlordism.

The graduated land tax had less effect in breaking up large estates than was anticipated. The Land for Settlements Act which, as amended in 1894, carried the power to take by right of eminent domain, has been the instrument which has brought the land into use. The land tax only lessened somewhat the opposition to the act. A new and unlooked-for condition, arising possibly out of the operations of the act itself, has been the controlling influence in inducing the large landholders to let go. As stated on page 520 of the New Zealand Year Book for 1912, "The invariable reason given by the owners for seeking to dispose of their properties is the ever-increasing difficulty of obtaining adequate labor."

Local Taxation. — Under the Rating of Unimproved Value Act of 1896, incorporated in the Rating Act of 1908, it is at the option of local taxing bodies to raise local revenues by taxing unimproved land values only.

The act provides that a proportion of the taxpayers varying from 25 per cent., where the total number does not exceed 100, to 15 per cent., where the number exceeds 300, may by demand in writing require that a proposal to tax property on the basis of the unimproved value be submitted to the taxpayers, whose votes shall be taken between twenty-one and twenty-eight days after delivery of the demand. Under the original act it was necessary for a minimum number of one-third of the ratepayers to vote, and a majority of their votes carried the proposal. Now, the question of adoption or otherwise is decided by a bare majority of the valid votes recorded, irrespective of the number of taxpayers who have voted. A rescinding proposal can be carried at the polls by the same means as one for adoption, but not until after three years have elapsed; and rejection of a proposal bars its being again brought forward for a similar period. Adjustments are to be made so that the tax on the unimproved land value shall be such as to produce as much as, but not more than, the taxes under the Rating Act, 1908.

The taxing power for local purposes resides: (1) in counties, of which there are 117; (2) in districts within the counties, made for road, drainage, water supply, river protection, etc., of

which there are 272; (3) in boroughs, of which there are 110. Although the boroughs lie geographically within the counties, yet by law they are not considered as part of them. If a county votes to raise its local revenue by taxing unimproved land values only, all the districts of the county are bound by that vote, but if no vote is taken by the county, any district therein with taxing power may vote to adopt the system for itself. The proposition has been voted upon one hundred and twenty-two times, carried ninety-three times, rejected twenty-nine times. Some of the votes were to rescind previous adoption. Twenty-seven counties, 28 districts and 43 boroughs have accepted this method of raising local revenue.

MONEY FOR FARMERS AND WORKERS.

Advances to Settlers. — A Boston paper gives editorially the following as illustrating present conditions in the United States regarding loans to farmers: —

Investigations lately made by a professor in the University of North Dakota show that in the vast farming regions of the west farmers have to pay in some cases a rate equivalent to 20 per cent. per year on money borrowed to tide them over comparatively short periods of stress. Of 660 banks 125 answered the investigator's questions. Half of them charged 8 per cent. or more on long-time loans; 16 of them exacted 10 or 11 per cent.; and if the farmer borrows \$1,000 at 10 per cent. he usually receives \$850, the bank deducting the first year's interest and a bonus of \$50. The average rate on short-time loans was nearly 11 per cent.; 36 banks charged 12 per cent.¹

Similar conditions obtained in New Zealand up to 1894. In that year the *Advances to Settlers Act* authorized the raising of \$15,000,000 to be loaned to settlers. The minimum loan was fixed at \$125, and the maximum at \$15,000, repayable in thirty-six and one-half years in half-yearly installments of 3 per cent. of the amount borrowed.

The legislation has been amended at different times, and is now embodied in the *State-guaranteed Advances Act, 1909*, which authorizes the borrowing of moneys for the purpose of lending to settlers, workers and local authorities. Each year there may be borrowed for advances to settlers, \$7,500,000; to workers, \$3,750,000; and to local authorities, \$5,000,000. Money is advanced to settlers on first mortgages on lands and improvements free from all incumbrances, liens, and interest other than leasehold interests.

¹ Boston Journal, October 9, 1913.

Interest is charged at the rate of 5 per cent., reducible to $4\frac{1}{2}$ per cent. if payment is made within fourteen days after due. Valuation reports on the property offered as security are made by expert land valuers permanently employed by the government. Up to 60 per cent. of the value of the property may be loaned. Borrowers may remit their payments through the post-office free of charge.

The total loans authorized to March 31, 1912, numbered 36,916, for \$68,597,225.¹ Of the total advances authorized, 4,133 applicants declined the grants (\$8,340,325) offered them, so that the net advances to March 31, 1912, numbered 32,783, and amounted to \$60,156,900, of which \$27,105,135 had been repaid. Of the 17,897 loans outstanding, 13,633 are for sums of \$2,500 or less. Losses were negligible. The slight advance in the rate of interest over the rate that the government paid covered all expenses of administration, losses, etc., and for 1912 showed a balance of over \$300,000 to the credit of the government.

Advances to Workers. — The intent of the Advances to Workers Act, passed in 1906, is to extend to wage earners the benefits of the policy involved in the Advances to Settlers Act, by enabling them to build houses, or to acquire houses already built for homes for themselves and their families. The statute authorized the advance of public money to workers desirous of providing themselves with homes, to be secured by a first mortgage of the premises, which may be either freehold or leasehold. A worker is defined by the law as a person employed in either manual or clerical work who is not in receipt of an income of more than \$1,000 per annum at the time of making application for the loan, and is not at the time the owner of any other land, besides that which is offered as security. The person applying may be either a man or woman. The loan may be used either for the purchase of land on which a house has already been built, or for the purpose of building on land already the property of the person applying. The largest amount that can be borrowed from the public fund by any one applicant is fixed at \$2,250, a sum sufficient, under ordinary circumstances, to pay for the erection of a cottage home of six rooms well and substantially built.

In case the loan is required for the erection of a house, the money is to be advanced by installments as the building pro-

¹ New Zealand Year Book, 1912, p. 714.

gresses; the house must be inspected by a government officer and a certificate secured from him before the balance of the loan can be obtained. The sum advanced shall not exceed the value of the dwelling house to be erected, or three-fourths of the value of the security in the case of freehold land, or three-fourths of the lessee's interest in the lease in the case of leasehold land. The advance is secured by a mortgage over the whole property.

The interest is payable half-yearly, together with an installment of the principal, which by this means is fully repaid in thirty-six and one-half years, when the mortgage is released. Valuation fees and the cost of preparing and registering the necessary deeds are fixed by regulation on an exceedingly low scale, and are payable by the borrower.

On securities classified as first class, loans are granted for a term of thirty-six and one-half years; on securities classified as second class, loans are granted for a term of thirty years, on securities classified as third class, loans are granted for a term of twenty years. A security for a loan to a worker may be considered first class when the value of the land or the applicant's interest therein apart from improvements equals or exceeds the amount of the loan, and the property is deemed otherwise satisfactory; second class, when the value of the land or the applicant's interest therein, apart from the improvements, exceeds one-half but does not equal the amount of the loan, and the property is deemed otherwise satisfactory; and third class, when the value of the land or the applicant's interest therein, apart from improvements, does not exceed one-half of the amount of the loan, and the property is deemed otherwise satisfactory.

Loans are granted only on the installment system. Interest is charged at the rate of 5 per cent., reducible to $4\frac{1}{2}$ per cent., provided payment is made not later than fourteen days after due. No procuration fee, commission or charge for obtaining a loan is paid to any person. Persons desiring an advance make written application on a form obtained from any postmaster. The postmaster also supplies an envelope in which the application may be forwarded, and gives the applicant any explanation which may be required respecting the filling in of the form. The department supplies applicants with plans and specifications free of charge. Eighteen different types of homes containing from two to eight rooms are covered by the plans. They are drawn with the view to getting the maximum amount of room and convenience for a reasonable price. The cost of the buildings varies according to the size from \$600 to \$3,200.

The applications received for loans during the year ending March 31, 1912, numbered 2,223, the aggregate amount required being \$3,753,860. The total number of loans from the inception of the system was 7,674, and the aggregate amount authorized \$10,803,325. Of these, 686 grants amounting to \$791,450 were declined, so that the net authorizations number 6,988 for an aggregate amount of \$10,011,875. The actual amount advanced was \$9,108,025, and the net amount outstanding at the same date was \$8,217,140. The amounts advanced have been obtained by the government at an average cost of $3\frac{1}{2}$ per cent. There has thus been a margin of about 1 per cent. on the advances, sufficient to meet the expenses of administration, which are necessarily heavy. So far the public has experienced no losses, as in cases in which it was found difficult to pay the interest and installments on principal due, the owners have found no difficulty in disposing of the property at a higher price than that at which it had been valued by the government valuers.

Building Homes for Workers. — The Workers' Dwellings Act, passed in 1905, amended in 1908 and 1910, provides for the building of dwellings for workers, on crown lands set apart or private lands purchased for the purpose. Such a dwelling is purchased by a deposit of \$50, and the payment of the balance of the cost in installments ranging over twenty-five and one-half years, with interest at 5 per cent. Of the plan, the New Zealand Year Book for 1912, page 719 states: —

Under this system workers are enabled to secure their own homes by the payment of what amounts to ordinary rent, there being a considerable saving of expense in interest, in the cost of land, in the erection of the dwellings in convenient groups, in a minimum of legal charges, etc.; and while the dwellings are erected to suit the requirements of the workers concerned, they are thoroughly up to date in design, and at the same time they show no indication of a "brand." Workers' dwellings may also be disposed of on lease and tenancy. A worker under this act is one whose earnings do not exceed \$875 per annum, and who is landless.

There had been 126 houses erected up to March 31, 1913, under the act as passed in 1905. The land cost ranged from \$360 to \$1,290 per dwelling, and the buildings and improvements from \$2,035 to \$2,695. At that time 59 more dwellings were under construction under the Act of 1910. The principal differences between this and former acts are that it provides for the sale as well as the lease of the houses erected, while former acts provided only for lease; and its benefits are ex-

tended to workers in all parts of the dominion, instead of in the chief cities only. A communication from J. Lomas, secretary of labor, under date of January 23, 1913, gives the number of dwellings completed and disposed of under all acts at that date, as 209, at a cost of \$609,342. Up to the 31st of March, 1913, 138 dwellings had been erected for purchase under the 1910 act, and arrangements had been made for the erection of 76 more dwellings. The annual installments on these houses range from \$127 to \$215. Land was available for building homes under this act in 22 cities and towns. Those built under the 1910 act are occupied only under agreements to purchase. Land is acquired and dwellings erected on the petition, accompanied by the deposit of \$50, of not less than 6 applicants. This insures purchasers for the houses when finished, and allows the owner wide choice in the character and details of his home. The houses range from four to seven rooms, with garden plots of about 8,000 feet. The rents charged for the houses built under the Act of 1905 average \$3.02 a week. The average payments under agreements to purchase amount to \$3.50 per week. The construction is largely of wood or of brick. Lately experiments have been made with reinforced concrete. The lowest cost given (page 720, New Zealand Year Book, 1912) for the houses is \$455 for the land and \$2,035 for construction, — \$2,490; the highest, \$1,290 for land, \$2,695 for construction, — \$3,985. There are no speculative or other profits to cover. Some private builders and owners now dispose of their houses upon terms similar to those of the government.

In 1912 the operation of the act was again extended to farming and other employees in the country districts, for whom it is proposed to purchase or set apart suitable blocks of land to be subdivided into sections of about 5 acres each upon which to erect workers' dwellings. It is expected that these workers will be enabled to carry out farming on their own account, in addition to performing their ordinary duties as employees in the respective districts. In this way continuity of employment should be insured to them, while at the same time they will be more regularly available for the somewhat intermittent work on which they are now engaged.

Other Welfare Legislation. — In addition to the measures providing for land purchase, advances to settlers and to workers, homes for workers, and its tax legislation, the government has put in operation a large body of laws intended to promote the welfare of its people, among which are the following: —

1. Workmen's compensation acts.
 2. State fire and life insurance.
 3. Public service, teachers' and railway employees' superannuation.
 4. Old-age pensions.
 5. Widow's pensions.
 6. State afforestation.
 7. Graduated inheritance tax progressing from 1 per cent. on estates of \$2,500 to 7 per cent. on \$100,000, with 1.3 per cent. additional for each successive \$25,000, to a maximum of 15 per cent.
 8. The National Provident Fund Act of 1911 offers facilities for voluntary thrift on the basis of mutual contributions by the State and individuals. Its main object is to provide annuities in old age, supplemented by liberal benefits for the protection of the family from birth to old age.
 9. The Education Act of 1908, granting national scholarships for higher education.
 10. Industrial Conciliation and Arbitration Act, the so-called compulsory arbitration law.
 11. A minimum school age of sixteen years for boys and eighteen years for girls, and an eight-hour day with Saturday half holiday (forty-four-hour week) throughout the year for all workers.
 12. Woman suffrage.
 13. Public ownership of public utilities.
 14. Public ownership of certain coal mines, with facilities for distribution of the product, used when private owners combined to raise prices.
 15. Government facilities for marketing agricultural products.
 16. Maternity legislation, protecting infant and mother by restricting employment for a period before and after child-bearing, regulating care of infants when apart from parents or guardians, and providing a system of early notification of births.
- Effects of "Welfare" Legislation.* — The question, What effect has this "welfare" legislation had upon the lives and economic condition of the workers and common people? is so often asked that it seems worth while to make here such answer thereto as is possible. New Zealand may be regarded as being the best situated country to show whether or not such legislation produces tangible benefits, as its numerous "progressive" laws have been operative for some years in a small country with a homogeneous population.

Probably a brief consideration of the subjects enumerated below, together with comparisons with former years and with our own State, will give as clear an idea as possible of present conditions in New Zealand.

Infantile mortality is said to be the truest index we have of the economic and social conditions. The following table gives the number of deaths per 1,000 births under one year in Massachusetts, New Zealand and a number of European countries for a series of years:—

TABLE 2. — *Infantile Mortality. — Comparison of Rates in New Zealand with those in Massachusetts and Certain Foreign Countries. — Deaths of Children under One Year to 1,000 Births, 1895-1912.*¹

YEAR.	Massachusetts.	England and Wales. ²	Holland. ²	Switzerland. ²	Denmark. ²	Ireland. ²	Sweden. ²	Norway. ²	New Zealand.
1895,	156	151	165	155	138	102	103	98	88
1896,	158	156	151	143	132	106	101	96	77
1897,	147								72
1898,	151								80
1899,	150								96
1900,	157								75
1901,	138	138	136	134	119	98	91	81	76
1902,	140								83
1903,	138								81
1904,	133								71
1905,	140								68
1906,	138	132	127	127	109	93	81	69	62
1907,	139	118	112	121	106	92	77	67	59
1908,	124	120	125	108	123	97	85	76	68
1909,	127	109	99	115	98	92	72	72	62
1910,	133	105	108	-	-	95	-	-	68
1911,	119	-	-	-	-	-	-	-	56
1912,	117	-	-	-	-	-	-	-	51

An inspection of the above table shows that New Zealand has the lowest infantile mortality rate. As compared with Massachusetts, it not only averages less than three-fifths as great, but its course during the period under consideration is noteworthy. While the Massachusetts rate decreased from 156 to 119, or 24 per cent., the New Zealand rate decreased from 88 to 56, or 36 per cent. In comparison with the course of the rate in all the other countries shown in the table, it is also true that New Zealand's rate of decrease in the infant mortality

¹ Report of the Registrar-General.

² Five-year periods until 1906.

rate has been greater. Starting with a rate more than 10 per cent. lower than that of any other country, the rate of decrease, maintained at relatively greater speed, unmistakably points a lesson to the whole civilized world.

General Mortality. — In comparison with the countries of the world for which data are available, New Zealand has, again, the most favorable death rate, consistently maintained over a long period of years. The rate in the period 1881–85 was 10.9 per 1,000, and the course is gradually lowered to 9.4 in 1911. The Massachusetts rates for the same periods, respectively, were 19.9 and 15.4 per 1,000.

Unemployment is the most significant fact in the labor world. It is impossible that wages or conditions in industry can be satisfactory if many of the workers are seeking jobs. The misery and demoralization of the unemployed themselves is great and deplorable, but it is only a minor matter when compared with the general distress and demoralization arising from low wages and bad conditions caused by keen competition to secure or hold a job in a glutted labor market.

Unemployment is everywhere a constant and depressing factor in industrial activity. In Massachusetts the Bureau of Statistics tabulates quarterly reports from about 1,000 labor unions, numbering over 170,000 members, showing their state of employment. The average number out of work in 1908, from all causes, is given as 14.2 per cent.; in 1909, 8 per cent.; in 1910, 7.5 per cent.; in 1911, 8.1 per cent.; in 1912, 8.3 per cent. Strikes, bad weather and other causes account for some of this unemployment. The average number unemployed in the same years because of lack of work or material was, in 1908, 12.1; 1909, 5.6; 1910, 5.5; 1911, 5.4; 1912, 4.5 per cent. If the same proportion holds good through the unorganized trades there would be about 50,000 out of work in Massachusetts continuously. These figures seem to be more conservative than any published American estimates with which they are comparable.

Table 3, following, shows the number of unemployed in New Zealand, as compiled from Reports of Results of Census of New Zealand, 1896, 1901, 1906, 1911: —

TABLE 3. — *Showing Number of Unemployed Breadwinners, and Percentage of Unemployed, 1896-1911, New Zealand.*

CENSUS YEAR.	Population.	Breadwinners.	Unemployed.	Percentage of Breadwinners unemployed.
1896,	703,360	292,932	17,408	6.15
1901,	772,719	340,230	9,326	3.08
1906,	883,578	399,035	9,561	2.53
1911,	1,002,000	454,117	8,355	1.97

Thus while in the fifteen-year period, from 1896 to 1911, the number of breadwinners *increased* 55 per cent., the number unemployed *decreased* 52 per cent., and the proportion employed decreased 68 per cent.

Strikes. — Sixty-three strikes have taken place in New Zealand (population 1,002,000 in 1911) since 1894; the strikers numbered 2,460. During the same period Massachusetts (population, 3,666,416 in 1910) had 3,164 strikes involving 375,459 strikers.

Wages. — The course of wages in manufacturing establishments in the two countries is shown in the following table: —

TABLE 4. — *Average Annual Wage.*

YEAR.	NEW ZEALAND.		MASSACHUSETTS.
	Male.	Female.	Both Sexes.
1895,	376.35	145.23	421.59
1900,	398.29	157.46	439.57
1905,	431.72	204.23	477.07
1910,	561.18	246.67	526.92

These figures, compiled from the New Zealand Year Book, 1912, and from reports from the Statistics of Manufactures published by the Massachusetts Bureau of Statistics, show an increase of wages for men in New Zealand of 49 per cent.; for women, 70 per cent. The increase for both sexes in Massachusetts amounted to 25 per cent. No data whereby the average wage of the two sexes could be combined for New Zealand, or stated separately for Massachusetts, were available.

Cost of Living. — Taking 100 as an index number to show the average wholesale price of necessary commodities for the ten years, 1890-1900, the report of a commission on the cost of living in New Zealand, 1912, gives the following comparison with other countries: —

TABLE 5. — *Index Numbers of General Prices, 1890-1911, showing Increase in Cost of Living.*

COUNTRY.	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912
United Kingdom : —																							
Sauerbeck,	109	109	103	103	95	94	92	94	97	103	114	106	105	105	106	109	117	121	111	112	118	121	-
"Economist,"	110	108	103	103	100	94	96	94	93	96	107	101	97	101	106	105	115	125	110	109	116	-	-
Board of Trade,	108	112	106	104	98	95	92	94	97	96	104	101	100	101	102	101	104	110	107	108	113	114	-
United States of America : —																							
Labor Bureau,	113	112	106	106	96	94	90	90	93	102	110	109	113	114	113	116	123	129	123	127	132	-	-
Canada : —																							
Coats,	110	108	103	102	97	96	92	92	96	100	108	107	109	111	111	114	120	126	121	121	124	127	-
France : —																							
Réformé Economique,	109	109	103	107	98	92	90	91	96	105	112	105	103	105	104	105	115	122	111	112	118	-	-
Belgium : —																							
Waxweiler,	101	102	102	95	98	97	96	100	101	102	108	110	112	113	114	114	121	122	126	124	122	-	-
Germany : —																							
Hooker,	110	111	104	101	94	92	91	94	99	104	111	107	103	109	111	114	123	133	120	124	128	-	-
Italy : —																							
Export values,	111	104	104	103	98	99	94	92	94	103	117	108	104	106	107	108	114	119	115	116	-	-	-
New Zealand : —																							
McIlraith,	107	108	104	100	98	93	96	97	97	98	101	98	100	100	95	98	101	107	104	101	103	107	109

The table indicates a considerable increase in wholesale prices, as compared with 1890, in every country except New Zealand, which showed a small decrease for 1909, followed by a slight increase for 1912. Wholesale prices in 1910, compared with prices for the year 1896, the year of lowest prices, show a marked increase in all countries, but very much smaller for New Zealand than for any other of the countries named.

The next table gives the increase in wholesale prices for 1910, as compared with the year of lowest prices, 1896:—

TABLE 6. — *Increase in Wholesale Prices.*

COUNTRY.	1896.	1910.
United States,	100	145.0
Germany,	100	142.0
Canada,	100	135.0
France,	100	131.5
United Kingdom,	100	128.0
Belgium,	100	127.0
New Zealand,	100	108.0

Taking the figures of that year as a basis (100) the above table shows the figures which food prices reached in 1910 (arranged in the order of greatest increase).

The foregoing indicates that New Zealand's welfare legislation has by no means solved the larger industrial questions that vex all civilized countries. In "State Socialism in New Zealand," Professor Rossignol informs us that: "It is often said that there are no millionaires and no paupers in New Zealand, but such a statement must not be taken literally. There appears to be as much poverty in the cities of New Zealand as in cities of the same size in the United States, and as many people of large wealth." Nevertheless, conditions seem to be in vivid contrast to the following descriptions of the situation of affairs in that country in 1880 and 1890:—

Not only was employment so scarce that hundreds of the more efficient workers had to leave the colony to find a market for their skill, but the industries that survived the depression were flourishing in a fictitious manner.

Wages fell. Married men with families, compelled to choose between work at low pay and starvation, were at the mercy of circumstances. Boys came into competition with their fathers. Apprenticeships were ignored in most cases, or merely used by employers to get labor cheap. When the term expired the youths had either to go on at boys' wages or to throw up their em-

ployment. The choice was obvious, and wages fell steadily. Industries became overrun with boy labor, and the prospects of competent men who were unwilling to work for low wages diminished *pari passu*. Female labor was similarly exploited. Thousands of girls were employed for six months or longer without remuneration, and discharged as soon as their efficiency justified their demand for payment. A minority were kept on at less than a living wage, and another wretched crop, compelled by the inability of the chief breadwinners to get employment, filled the vacancies. Subcontracting gave rise to "sweating." The cutting was remorseless. The lack of work for men drove thousands of respectable families into the cut-throat competition. The only consideration of the manufacturers was to secure labor at the lowest cost; of the workers, to secure employment at any cost. The burden of the industrial strike fell most heavily on the weak. Children and women were exploited because the industries could not pay wages to men.¹

Land, labor and taxation were the absorbing topics of discussion in the campaign of 1890. The unhappy condition of labor, wage abuses, non-recognition of unions and resistance to just demands of the workers, the problem of the unemployed, the soup kitchens and shelter sheds, and streets full of tramps, the exodus of able-bodied, industrious citizens from a country not yet populated to 3 per cent. of its capacity, the failure of the great strike, and the possibilities of the ballot as a last resort to win redress for labor, were subjects of vital interest to the whole people.²

New South Wales.

SOURCES OF INFORMATION.

1. Statements of American Consul-General at Sydney, February 10 and 21, 1913.
2. Housing Act, 1912 (Act No. 7, 1912).
3. Daily Trade and Consular Reports, June 24, 1913, November 22, 1913.
4. The Official Year Books of New South Wales.
5. Statistical Registers of New South Wales.
6. Official Year Book of the Commonwealth of Australia, 1912.

LAND LEGISLATION.

From the early days of the settlement until 1861 the crown alienated an aggregate of 7,146,579 acres. To meet new conditions, due to gold-field immigration, the Crown Land Act of 1861 provided for the conditional sale of 40 to 320 acres at \$5 per acre, 25 per cent. of the purchase money to be paid in advance. An amending Act of 1875 provided for annual installments. Up to the time of the Act of 1884 becoming effective, 32,819,020 acres had been alienated, besides that prior to 1861. The Crown Land Acts of 1884 and of 1889 preserved the fixity of certain pastoral leases granted prior to 1861, as under the act of that year the whole area of the crown lands was thrown open to free selection.

¹ "New Zealand in Evolution," by Guy H. Scholefield, pp. 168, 169.

² "The Story of New Zealand," by F. Parsons.

The Act of 1861, as well as those of 1884 and 1889, failed to encourage *bona fide* settlement. The acquisition of large estates continued, while settlement proceeded slowly. Entirely new principles were introduced by the Crown Land Acts of 1895 and 1903, which, while placing land within the reach of all, supplied the means of procuring permanent settlers through new systems of tenure, — homestead selections and settlement leases.

The acts at present in force provide numerous methods by which land may be acquired from the government, among them the following: —

Homestead Selection. — The appropriation of areas for homestead selection is a prominent feature of the Act of 1895, the land chosen for subdivision being good agricultural land. The maximum area that may be selected is 1,280 acres, but the selector is limited as to the block granted. The tenure is freehold, subject to perpetual residence and perpetual rent; the selector is required to deposit one-half year's rent and one-tenth of the survey fee with his application, and to pay for improvements already existing. The rent, until the expiration of the first six years of the selection, or until the grant is issued, is $1\frac{1}{4}$ per cent. of the capital value of the block. Additional holding, within a reasonable working distance, may be granted to an area not more than sufficient to maintain the applicant's home. After issue of the grant the rent is $2\frac{1}{2}$ per cent. on the improved capital value of the land, which is appraised every fifteen years. An expenditure of at least \$100 for a dwelling house within the first eighteen months is required. To June 30, 1911, 1,729,154 acres had been granted for homestead selections.

Conditional Purchase. — Unreserved crown lands in the eastern and central divisions not held under pastoral or other lease are available for conditional purchase in areas varying from 40 to 640 acres (but pastoral and similar land not occupied for residential purposes in the central division, maximum 2,560 acres). The deposit on residential purchases is at the rate of 5 per cent. of the price of land, and on nonresidential lands, \$1 an acre. Under ordinary conditions the balance of purchase money with interest at 4 per cent. is cleared off by 30 annual payments of 25 cents an acre, — the first installment payable three years from date of contract. Conditional purchases may be converted into a homestead selection if the holder has been in *bona fide* residence for at least six months, in which case all moneys are credited towards future rent of the selection.

Settlement Leases. — Under this tenure farms available for settlement lease are obtainable on application accompanied by a deposit of six months' rent and the full survey fee. The maximum amount of agricultural land which may be taken up is 1,280 acres, but where grazing must be combined with agriculture the area may not exceed 10,240 acres. The lease is issued for a term of forty years, the annual rent being determined once every ten years. Residence is compulsory throughout the whole term, and the land must be fenced within the first five years, and noxious weeds and animals destroyed within eleven years.

Workingmen's Blocks. — This tenure has been created by the Blockholder's Act of 1901, under which workmen may secure a lease of a block not exceeding 10 acres for a period of ninety-nine years. An applicant must not be less than eighteen years of age, and gain his livelihood by his own labor; the rent may not exceed 5 per cent. on the capital value of the land. The lessee and his family must reside on the land for at least nine months in every year, pay the rent annually, and must fence the land within two years. A blockholder may have his block protected from seizure for debt, except for rates and taxes.

Labor Settlements. — An attempt to establish co-operative villages failed (Labor Settlements Act of 1902), and one village (Pitt Town) was turned into a State labor farm. On June 30, 1911, two villages, Bega and Wilberforce, still survived, representing government loans of over \$30,000.

Closer Settlement. — Under the Closer Settlement Act of 1901, with amendments of 1904 and 1907, three advisory boards are constituted to report on estates of a value not under \$50,000, exclusive of improvements, suitable for settlers, the land to be purchased by agreement with the owner. Applicants for land under these acts pay principal and interest in 38 annual installments, each installment being 5 per cent. on the capital value of the land.

The policy of the Closer Settlement Acts has been much extended by the Closer Settlement Promotion Act of 1910, which provides that three or more intending settlers may enter into an agreement with any landholder under which each of them agrees to purchase from the owner suitable areas. The government advances 95 per cent. of the purchase money through the Government Savings Bank. Intending settlers are thus enabled to acquire by purchase from the owners areas suitable for closer

settlement. On June 30, 1911, 647,395 acres had been selected under the Closer Settlement Acts, comprising 1,578 farms of a capital value of \$12,500,000.

STATE ADVANCES TO SETTLERS.

In 1899 the government inaugurated a system of loans to actual settlers, on the basis of the French Credit Foncier. In 1906 the Government Savings Bank of New South Wales was constituted the authority for making these advances, which were fixed at a minimum of \$250 and a maximum of \$10,000. To December 31, 1910, 9,115 advances, totalling \$8,095,960, had been made. The loans are repayable in a maximum period of thirty-one years, and the interest ranges from $4\frac{1}{2}$ to 5 per cent.

Workers' Dwellings. — In 1908 an investigation into the cause of high rents in towns showed that while in that year the German workman was spending about 17.96 per cent. of his total income for rent, the New South Wales figure was from 20 to 25 per cent. Much agitation finally led to the passage of the Housing Act of 1912 (Act No. 7, 1912). A Housing Board is constituted with power to purchase land, survey and plan it, erect buildings thereon and sell or lease them. A housing fund is created to which are carried government appropriations and all rents received from leases, and from which all costs, capital and maintenance are paid.

Garden Suburbs. — Under this act the government of New South Wales has recently entered into an undertaking to create a suburb of workingmen's cottages called Daceyville, in the neighborhood of Sydney. The area is 336 acres: 76 acres are reserved for roads, $31\frac{1}{2}$ acres for parks, $7\frac{1}{2}$ for public schools and technical college, 5 acres for the public buildings; leaving 211 acres for the building of cottages and stores. It is the present intention to limit the number of buildings to 7 per acre, and, on this basis, it is intended to build 1,437 cottages and 40 stores. The cost is estimated at \$4,385,000; this includes unimproved value of the land, \$325 per acre; road-making, etc., \$525,000; building, \$3,750,000. One hundred cottages have been erected. Applications are far in excess of the supply of dwellings. Rents for four-room houses vary from \$3.50 up to \$5.25, according to accommodations. Construction costs from \$2,525 to \$3,200, which includes curbing, guttering, asphalt sidewalks, turfing and sewer connection. It is stated that the rents are from 15 to 20 per cent. cheaper than those charged by private landlords in Sydney for similar

house accommodation, with less ground and less attractive surroundings.

The Sydney Harbor Trust also manages dwellings occupied by waterside workers, and houses about 6,000 persons. The rents paid to the commissioners vary from \$2.67 to \$7.29 a week. The pay of the tenants runs from \$14.50 to \$19.50 a week.

The State Treasurer of New South Wales has had prepared for Newcastle a scheme for a garden city on a 72-acre site, which is government property, between Hunter River and the ocean. The report to the minister states that the site is suitable for residences and would be served by a ferry from Newcastle. The new government dockyard and the new ironworks in course of erection are near by. Large numbers of workmen requiring homes convenient to their work would be employed at both these places. The land has been divided to accommodate 250 houses, the lots being 50 to 150 feet. The total cost of preparing the land and erecting the houses is \$538,980. The estimated cost of building four-room weatherboard tile-roof cottages, including improvements to land, etc., is \$2,237, and they would be rented at \$3.65 per week or sold on time payment.

Queensland.

SOURCES OF INFORMATION.

1. Statement of American Consular Agency at Brisbane, March 19, 1913.
2. Workers' Dwellings Acts of 1909 and 1912, and Regulations.
3. Regulations under the Agricultural Bank Act (consolidated) of 1911.
4. Circulars of the Agricultural Bank of Queensland.
5. Second Report of the Workers' Dwellings Board for the Year ended June 30, 1912.
6. Form of Application for Advance Under the Workers' Dwellings Amended Act of 1912.
7. Official Year Book of the Commonwealth of Australia, 1912.
8. Official Year Book of Queensland, 1912.

LAND LEGISLATION.

Aid is given to settlers by the purchase, subdivision and sale of land, and by advances through the Agricultural Bank, a government institution; and to workers, by advances to build.

The Act of 1884, after various amendments, was repealed by the Land Act, 1897, which was in turn amended in 1902, 1905, 1908 and 1909, and which abolished the exclusively leasehold tenure as applied to agricultural farms. Under the provisions of the Agricultural Lands Purchase Acts, 1894 to 1905, power was given the government to repurchase improved lands for the purpose of closer settlement. These acts were consolidated by the Closer Settlement Act of 1906. Under the Co-operative Com-

munities Land Settlement Act of 1893, as amended in 1894 and 1895, provision was made for the establishment of co-operative communities. These acts were, however, repealed by the Land Acts Amendment Act of 1909. The Special Agricultural Selection Acts, 1901 to 1904, were passed for the purpose of promoting closer settlement on agricultural lands by affording to bodies of settlers special facilities for the acquirement of agricultural selections to be held jointly. These acts were also repealed by the Land Acts Amendment Act, 1909, which provided for group selections by bodies of settlers.

Free Homesteads. — This form of tenure was introduced by the Land Acts Amendment Act, 1908. Any country public lands may be proclaimed open for free homestead selection. The maximum area which may be selected in this manner is 160 acres. During the year 1909, 10,100 acres were opened for selection as free homesteads, and 28 applications, totalling 4,480 acres, were accepted.

Under the provision of the Closer Settlement Act of 1906 private land may be purchased by the crown either by agreement or compulsorily. After a sufficient part has been set aside for roads, reserves and townships, the remainder is proclaimed open for selection under the Land Acts, 1897 to 1909. The rent to be paid for the first year is equal to 10 per cent. of the purchasing price, and (no payment being required during the second, third or fourth years) an annual payment of $8\frac{1}{4}$ per cent. from the fifth to the twenty-fifth year. The operation under the Closer Settlement Acts resulted, up to the end of the year 1909, in the acquisition by the government of 497,095 acres at a total cost of \$6,746,250, of which 409,381 acres had been selected by 1,741 selectors.

Under the Special Agricultural Selections Act, 1901-05, now repealed and amended by the Land Acts Amendment Act, 1909, land may be set apart as homesteads, farms or prickly pear selections for any body of settlers. These acts are administered by the Department of Agriculture instead of the Department of Public Lands, and they provide that the secretary of agriculture may afford financial aid to all or any members of a group of selectors of agricultural homesteads. Up to the end of 1909, 506 portions, comprising 568,627 acres, valued at \$1,346,850, had been applied for by members of settlers' bodies.

THE AGRICULTURAL BANK OF QUEENSLAND.

The Queensland government was authorized, under the Agricultural Bank Act of 1901, to establish a bank for the purpose of promoting the occupation, cultivation and improvement of the agricultural lands of the State. The government was empowered to raise a sum not exceeding \$2,500,000 by a bond issue at 4 per cent. The original act was amended in 1904 and again in 1905, and consolidated in the Agricultural Bank Act, 1911.

Advances are made to settlers to pay off existing mortgages or other debts, to make improvements or to purchase stock or machinery. The security is a first mortgage on the holding, live stock, chattels, etc. The Act of 1911 allows advances to the extent of 60 per cent. of the fair estimated value of the holding, with the improvements made and proposed to be made; and dollar for dollar for the cost of ring-barking, clearing, fencing, drainage or water conservation, and to an amount not exceeding \$200 for buildings, provided that at no time the advance to any one person shall exceed \$4,000. Applications not exceeding \$1,000 have priority. Interest at 5 per cent. is charged. Advances must be repaid within twenty-five years. During the first five years simple interest only is payable. In the sixth year the borrower begins to redeem his advance by half-yearly payments of \$4 for each \$100 borrowed, which includes interest at the rate of 5 per cent. In 1910, \$818,750 was outstanding in loans to farmers.

Workmen's Dwellings. — The legislative enactments on this subject are the Workers' Dwellings Act of 1909 and the amendment act of 1912. A Workers' Dwellings Board is constituted, and a sum of \$1,750,000 is raised by debentures and appropriations for the purposes of the act. Since the act came into operation, to June 30, 1912 (a period of about two years), loans to the extent of \$1,434,396 have been granted upon freehold allotments for the erection of dwellings. The government does not sell or rent, but loans for building. The maximum loan to any individual is \$1,460, repayable in twenty years. One condition of the loan is that the annual earnings of the worker do not exceed \$975.

Loans are granted for the purpose of erecting houses, and not for purchasing dwellings or land.

To June 30, 1912, 1,171 advances had been made. The average wage of earners obtaining advances under the act is \$11 a week. The repayment, including interest, amounts to 67 cents per \$100 per calendar month.

South Australia.

SOURCES OF INFORMATION.

1. Statement of American Consul at Port Adelaide, April 26, 1913.
2. Advances for Homes Act, 1910.
3. Advances for Homes Act Amendment, 1911. Advances for Homes Act Further Amendment, 1912.
4. Conditions under which Crown Lands are allotted in South Australia. (Special Bulletin of the Surveyor-General, 1913).
5. South Australia, Statistical Registers.
6. Regulations of State Bank of South Australia.
7. Regulations under the Advances for Homes Acts.
8. Official Year Book of the Australian Commonwealth, 1912.
9. Official Year Book of South Australia, 1908.
10. W. P. Reeves, State Experiments in Australia and New Zealand.
11. Bulletin of the International Labor Office, 1912.

LAND ALLOTMENT.

Crown lands are subdivided into such sized blocks as may be recommended by the Land Board and approved by the Commissioners of Crown Lands. Under Act 1109 of 1912 the holder of land under agreement with covenant to purchase is not required to pay any interest for the first four years of the term of agreement, which runs for thirty-six years. During the fifth and sixth years interest at 2 per cent. per annum on the purchase money fixed is payable, and from the commencement of the seventh year the purchase money and interest (at 4 per cent. per annum) will be payable by 60 half-yearly installments at the rate of \$2.75 for every \$100. The holder of land under agreement has the right to complete purchase at any time after the expiration of six years of the term, provided he has complied with all the covenants of the agreement, and has expended a sum equal to \$1.25 per acre in effecting improvements on the block.

Under the same act the rent under perpetual lease is fixed at 4 per cent. per annum on the value placed on the land by the Board which is usually the purchase value. The lessee, however, is not called upon to pay the rent for the first four years of the lease. During the fifth and sixth years he pays 2 per cent. interest on the purchase value of the block, and from the beginning of the seventh year the full annual rent, at the rate of 4 per cent. on the purchase value, will be payable. The Act of 1912 applies to newly opened lands and such other lands as the commissioners may direct, the object being to give assistance to settlers undergoing pioneering difficulties. The holder, either under lease or agreement to purchase, is required to clear and render available for cultivation not less than one-eighth of the cultivable area. The settlers are also required to reserve 5

out of every 250 acres for the growth of timber. The purchase price or rent is fixed by the Land Board on the value of each block, varying generally in size from about 1,000 to 15,000 acres, according to its quality, ascertained after inspection.

Repurchased Lands. — Closer settlement lands are allotted in the same manner as ordinary crown lands. The first measure authorizing the repurchase of land for closer settlement was passed in 1897. The act provided that the land repurchased was to be offered only on perpetual lease, at a rental of not less than 4 per cent. on the cost of the land, including expenses of subdivision, etc.

In 1902 an act was passed abolishing the system of leasing land in perpetuity, and providing for such land being offered for sale on conditions. Under this act the term of the agreement was for thirty years, the purchase money, with interest thereon, being payable in 60 equal half-yearly installments at the rate of \$2.75 for every \$100 of purchase money. The purchaser has the right of completing purchase at the expiration of six years if he has fulfilled all the conditions of the agreement.

In 1905 a further act was passed which extended the term of the agreement to thirty-five years, during the first five of which the purchasers are required to pay interest only at the rate of 4 per cent. on the purchase money fixed for the blocks, after which purchase money and interest become payable as under the Act of 1902. The purchasers cannot, however, complete purchase until the land has been held for nine years.

Purchasers are required to expend in substantial improvements, such as buildings, fences or provision for water, etc., during the first five years, a sum equal to \$3 for each \$100 of purchase money. The purchaser is also required to fence the boundaries of his block within five years from allotment. If there are improvements on the land at the time of allotment they are paid for in precisely the same manner as the land; or the purchaser has the option of paying for them in cash, and the amount paid for such improvements is set against what the agreement requires him to expend in improvements.

The holders of these agreements are not entitled to cut any growing timber on the land during the first five years, except for the purpose of effecting improvements or rendering the land available for cultivation, and then only with the written consent of the Commissioners of Crown Lands.

The land now held from the crown is included in over 20,000

leases and purchase agreements, held by between 13,000 and 14,000 persons.

In all, 624,121 acres have been repurchased at a cost of \$9,587,300. Prior to repurchase the permanent population on these lands was very little in excess of 500, while at the present time there are over 5,000 persons residing thereon.

Homestead Blocks. — Land for workingmen is offered in blocks, the unimproved value of which must not exceed \$500. The holder, or a member of his family, must reside on the land for at least nine months of each year. The lands are offered either on agreement to purchase or perpetual lease, and the purchase money or rent is fixed in the same manner as for ordinary crown lands. The holders of these blocks have an advantage which is not granted to the other crown tenants, — they can protect their holdings from sale by creditors by having their titles indorsed as “protected homestead blocks.” This indorsement can also be carried on to the land grant when the holder completes purchase. The effect of this indorsement is that no subsequent mortgage will have any validity, nor can any creditor take action for the sale of the holder’s interest in the lease or agreement for the recovery of any debt contracted after the indorsement of the deed. The indorsement cannot be removed except in the case of transfer, when the transferee may request that such indorsement be removed from the title.

Maximum Area of Holdings. — Of ordinary crown lands, suitable for agriculture only, or for agricultural and pastoral purposes combined, one person can hold an area which, together with land already held by him under any tenure, — excepting pastoral lease, — would not exceed \$25,000 unimproved value; or if the land is suitable for grazing purposes only, and is within Goyder’s line of rainfall, he can hold up to the carrying capacity of 5,000 sheep or an equivalent number of cattle. If the land is outside Goyder’s line of rainfall the limitation is a carrying capacity of 10,000 sheep or an equivalent in cattle. The provision applies to land whether acquired by allotment, transfer or under lease. Of land repurchased for closer settlement, the purchaser can hold up to the unimproved value of \$20,000, if suitable for agriculture or for agricultural and grazing purposes combined, or up to unimproved value of \$25,000, if the land is suitable for grazing purposes only. In cases where there are excessive improvements there is no value limitation to the amount of repurchased land which may be held by one person.

ADVANCES TO SETTLERS.

The holders of leases, or agreements to purchase, which include the lessees of reclaimed and irrigation lands, can apply to the Advances to Settlers Board for loans up to \$4,250 for the purpose of effecting improvements on their holdings, paying off mortgages, purchasing stock or for any other purpose. The Board has power to advance up to \$3,250 for the purpose of effecting improvements, paying off mortgages or for any other purpose. It can also lend up to \$1,000 for the purchase of stock with which to stock the holding; the security in this case must be equal to one-third more than the advance to be made. For effecting improvements the first \$2,000 can be advanced up to the full value of improvements and of lease to that amount, and the balance of \$1,250 up to 75 per cent. of any additional value of such improvements and lease. For other purposes the money can be advanced up to 75 per cent. of such value. For the first five years of the term the borrower pays interest only, after which he begins to pay the principal and interest in half-yearly payments extending over twenty-five years. The interest is charged at a rate fixed from time to time by proclamation, and if it be paid within fourteen days from due date a rebate of 1 per cent. is allowed, *i.e.*, if the rate fixed is $5\frac{1}{2}$ per cent. and the borrower pays within the specified period of fourteen days, only $4\frac{1}{2}$ per cent. interest will be required. The Advances to Settlers Act has been largely availed of, especially under the more liberal terms provided in the Acts of 1911 and 1912. Up to December 31, 1912, \$588,585 had been advanced to 481 settlers (over \$400,000 in 1912).

Loans not exceeding \$250 can be granted to the holder of a homestead block. Half the value of existing improvements may also be advanced for the purpose of making additional improvements. These loans are payable with interest at the rate of 4 per cent. in 20 equal annual installments. The borrower has the right to pay off the loan at any time.

Loans are granted to agriculturists and others for the purchase of wire netting for protection against rabbits and wild dogs, which have been destructive to flocks. These loans are repayable in 20 annual installments, with interest at a rate fixed from time to time by proclamation. Since 1890 nearly \$3,000,000 has been advanced for the purchase of wire netting and for the purpose of erecting vermin-proof fencing. But for this assistance large

areas would have remained practically unoccupied, while the yield of wheat has been greatly increased by this protection.

Town lands are surveyed in lots usually one-quarter of an acre in area, and each town is, where practicable, surrounded by park lands. The lands are offered at auction at upset prices ranging from \$50 per acre upwards, the purchaser being required to pay 20 per cent. of the purchase money at the time of the sale, and the balance within one month. Hitherto there has been no limitation to the number of allotments which could be purchased by one person; but under the provisions of Act 1109 of 1912 the Commissioners of Crown Lands may direct that not more than a specified number of allotments may be purchased by or on behalf of any one person. Should more than such number of allotments be acquired contrary to the provisions of the act, the sale will be cancelled and become void, notwithstanding the fact that the title may have been issued for the allotments so purchased. Allotments purchased under the provisions of this act cannot be transferred, mortgaged or otherwise dealt with, within six years from date of sale, without the consent in writing of the Commissioners of Crown Lands; and if any dealing takes place contrary to this condition the sale will become void and the land revert to the crown.

Advances for Homes. — Under the Advances for Homes Act, 1910, amended, 1911 and 1912, the government provides a fund from which is advanced 80 per cent. of the value of the land and improvements, to enable workers to acquire houses for themselves and their families. The amount expended for this purpose is \$2,956,408; and the amount repaid by workers is \$161,508, leaving a balance outstanding of \$2,794,900. Upon \$2,768,328 interest is charged at $4\frac{1}{2}$ per cent., and upon \$26,571, at 5 per cent. At last balance the aggregate loss was \$5,163, and in order to make the project self-supporting, the rate of interest has been increased from $4\frac{1}{2}$ to 5 per cent.

The worker selects his own land and the advance is made on the value of the land and dwelling houses, erected or to be erected, to applicants whose annual income does not exceed \$1,500. Advances must not exceed 80 per cent. of the value of the property, or \$2,500 altogether. The number of persons who have been housed since the undertaking was established is 1,993. The number housed in April, 1913, was 1,904. The usual rate of wages paid the heads of families ranges from \$730 to \$1,460 per annum.

The State Bank of South Australia administers the act, and is paid 3.65 per cent. of the total amount of advances due on the 30th of June in each year.

Tasmania.

SOURCES OF INFORMATION.

1. Walch's Almanac for Tasmania, 1912, 1913.
2. Crown Land Acts, 1903, 1905 and 1907.
3. Official Year Book for the Commonwealth of Australia, 1912.
4. Closer Settlement Acts, 1906, 1907, 1908 and 1910.

LAND LEGISLATION.

The early settlement of Tasmania was carried out under the regulations framed for the disposal of crown lands in New South Wales, of which colony it was, at the outset, a part. In 1855 responsible government was granted the colony, and from 1860 to 1870 no less than 13 land acts were passed. A consolidating act in 1870 empowered the Governor to reserve such land as he might deem necessary, and the lands not so reserved were divided into (a) town, (b) agricultural and (c) pastoral lands. Numerous amendments to the Act of 1870 were passed, until, in 1890, a measure was carried, consolidating the various acts then in force. The Act of 1890 was itself amended from time to time. The law relating to land tenure and settlement is now consolidated in the Crown Lands Acts, 1903, 1905 and 1907, and in the Closer Settlement Acts of 1906, 1907, 1908 and 1910.

Homestead farms, not exceeding 50 acres, are sold to selectors at \$5 an acre. A deposit of 4 cents an acre at the time of the purchase, no further payments until the fourth year, payments for that year and the fifth year at the rate of 20 cents an acre, and for the remaining fourteen years, during which the credit extends, annual payment at the rate of 50 cents an acre, are the terms of the conditional sale. The selector must reside on his homestead for six years, and must, before the grant is issued, effect improvements to the value of \$5 an acre.

Closer Settlement. — By the Closer Settlement Act of 1906, which was amended in 1908 and 1910, the Minister of Lands, on the recommendation of the Closer Settlement Board, is empowered to purchase estates by agreement or compulsorily, the unimproved value of which exceeds \$40,000 (Act of 1910), for the purpose of closer settlement; and also to deal with and dispose of any unoccupied crown land for the same purpose. Repurchased lands are to be paid for at the option of the owner

in debentures, stock or money, to an amount not exceeding \$250,000 in any one year, provided that the total amount does not exceed \$1,250,000.

Lands acquired under the act are subdivided into farm allotments of a suitable size, not exceeding \$7,500 in value, and are disposed of by lease for ninety-nine years, the rental being determined by the Board so as not to exceed 5 per cent. on the capital value.

At the end of ten years a lessee may purchase his allotment. He must improve his holding to a value equal to $2\frac{1}{2}$ per cent. of the capital value of the land in each of the first ten years of the term of his lease. Under this act provision is also made for advances to lessees in aid of the cost of fencing the allotments and building dwelling houses thereon. Such advances must be repaid, together with interest at 5 per cent., in equal half-yearly payments. The total purchase money paid by the government up to June 30, 1910, was \$490,750 for 34,448 acres, making 147 farms available, of which 140, with an area of 29,545 acres, were allotted at a total rental of \$19,450 per annum.

ADVANCES TO SETTLERS.

In addition to advances authorized under the Closer Settlement Acts, the trustees of the Agricultural Bank of Tasmania have power to loan under the State Advances Act, 1907, for (a) payments of liabilities already existing on holdings; (b) carrying on agricultural, dairying, grazing or horticultural pursuits; (c) making or adding to improvements. Funds are raised by the issue of debentures to an amount not exceeding \$200,000, at 4 per cent. The amount of any loan must not be less than \$125 nor more than \$2,500. No advance may exceed one-half of the amount actually paid to the crown for the land held by the borrower under purchase on the credit system, plus one-half of the present value of any improvements upon such land.

Interest at the rate of 6 per cent. is payable on all advances made. After five years the borrower must begin to pay off the principal in 50 half-yearly installments.

During the eighteen months ending June 30, 1909, 77 applications for advances were made, which, with 49 carried over from the previous year, made a total of 126 applications, representing \$55,500. For the year 1909-10 the number of applications were 82, totalling \$29,220, and on June 30, 1910, there was over \$60,000 outstanding in advances to settlers.

Victoria.

SOURCES OF INFORMATION.

1. Statement of American Consul at Melbourne, April 24, 1913.
2. Closer Settlement Acts, Nos. 1962 of 1904, 2067 of 1906, 2168 of 1909, 2229 of 1910 and 2438 of 1912.
3. Circulars, etc., issued by Land Management Board.
4. Savings Bank Act, 1890, and Amendment Act, 1906 (No. 1481).
5. Savings Bank Act, 1910 (No. 2280).
6. Report of the Land Purchase and Management Board, 1912.
7. Pamphlets for Settlers, issued by Minister of Lands.
8. Circulars of State Savings Bank of Victoria in Regard to Credit Foncier Loans.
9. Report of State Savings of Victoria, 1912.
10. Victoria Year Book, 1911-12.
11. Official Year Book of the Commonwealth of Australia, 1912.
12. Land Act of 1898, Land Act of 1901, and Amendments.

LAND LEGISLATION.

The present system of disposing of the lands of Victoria dates from the passing of the Land Act of 1884, and the Mallee Pastoral Leases Act, 1883, which, with subsequent amendments, were consolidated by the Land Act, 1890. This act was in turn amended by the Land Acts of 1891, 1898, 1900 and 1900 (No. 2), by the Settlement of Lands Act, 1893, and by the Mallee Lands Act, 1896. These acts were all consolidated by the Land Act, 1901, which has been amended by the Land Acts of 1903, 1904, 1905, 1909 and 1911. With the Land Act, 1898, was introduced a system by which the government was enabled to repurchase private lands for closer settlement. On December 31, 1911, nearly 30,000,000 acres had been alienated, under various forms of tenure, by the crown, out of a total area of over 56,000,000 acres.

Village Settlement. — An act (Settlement of Lands Act, 1893, No. 1311) was passed on August 31, 1893, providing for the establishment of three classes of rural settlements, — village communities, homestead associations and labor colonies. The homestead associations were originally combinations of not less than 6 persons who desired to settle near each other. These homestead associations, however, proved unsuccessful, and the section of the act relating to them was repealed in 1904.

The area originally made available for village communities and homestead associations was 156,000 acres in 85 different localities. The area which the settler could acquire, 20 acres, was altered by the Land Act, 1904, to one not exceeding \$1,000 in value as the maximum. The total area occupied in 1912 (not including a considerable number of settlers who surren-

dered their village settlement leases, and became the selectors under the Land Act, 1901) was 30,057 acres, divided among 1,180 settlers, giving an average of 25 acres each. Monetary aid to the extent of \$336,895 has been afforded to these settlers by way of loans, but no advances have been made since 1903, as, although in force, the act has not been used since the passage of the Closer Settlement Act. On June 30, 1912, \$194,415 of the amount advanced had been repaid by the settlers.

The Closer Settlement Acts, 1904-09. — The Closer Settlement Acts are administered by a Board empowered to acquire land compulsorily or by agreement. It is empowered to expend at the rate of \$2,500,000 a year for the purchase of private lands for subdivision into farm allotments, workmen's homes allotments, agricultural allotments, town allotments and for reserves.

Lands for farm allotments are subdivided into suitable areas not exceeding in value a maximum amount of \$10,000, and are sold on condition to applicants not interested in other farm land in Victoria. Permanent improvements must be made by the lessees to the value of at least 2 installments of the purchase money before the end of the first year from the date of the lease, 10 per cent. before the end of the third year, and a further 10 per cent. before the end of the sixth year. The term for all the allotments is thirty-one and one-half years. The purchase money is payable by 63 or less half-yearly installments, which include $4\frac{1}{2}$ per cent. interest.

The Land Purchase and Management Board, a corporate body under the Minister of Lands, is empowered to purchase private land in fee simple, to subdivide and improve the same, and to dispose of it under conditional purchase lease in allotments not exceeding \$1,200 in value for workmen's homes, and to erect dwellings to a value not exceeding \$1,200 on each allotment. Agricultural laborers' allotments are available in the vicinity of larger holdings, subdivided into areas not exceeding \$1,000 in value. An area of 616 acres has been acquired for the sum of \$278,018, and \$81,436 has been expended thereon since purchase; 905 allotments have been sold, and it is estimated that at present at least 4,500 persons are housed thereon.

Up to June 30, 1912, a total area of 519,077 acres had been acquired for closer settlement at a cost of \$18,707,490; 2,449 farm allotments, 649 workmen's homes allotments, and 256 agricultural laborers' allotments had been made. The vacant area then available was 71,367 acres.

ADVANCES UNDER THE CLOSER SETTLEMENT ACT.

Under this act advances are made by the Land Purchase and Management Board on the various forms of allotments up to 60 per cent. of the total cost of improvements, but not exceeding \$250, except in the case of a permanently employed workman, to whom the advance may be as high as \$750 to \$1,000 in the metropolitan district. These advances are repayable by equal half-yearly installments, with interest at 5 per cent. Advances for wire netting may also be made. To June 30, 1912, advances aggregating \$799,775 had been made.

Advances for erection of buildings on workmen's homes allotments have been made to the amount of \$358,621. The land is sold on 690 installments extending over thirty-one and one-half years, which cover principal and interest. The maximum advance granted to an individual is \$2,433 repayable over twenty years at 5 per cent., principal and interest. The borrower is required to build a house, the minimum value of which must be \$1,459, and is required to pay in cash the balance of the cost exceeding \$1,216.

The Act of December, 1910, empowers the commissioners of the State savings banks, which are guaranteed by the government, to lend money under the Credit Foncier System on houses and shops. These loans are liquidated by payments of $7\frac{1}{2}$ per cent. per annum (including interest at $4\frac{1}{2}$ per cent.) extending over a period of twenty and one-half years. During the eighteen months in which this system has been in force an amount of \$3,261,893 has been advanced, of which \$83,517 has been repaid.

The Victoria State Savings Bank by the Act of 1896, as amended in 1901 and 1903, is authorized to advance to farmers, graziers and gardeners in amounts from \$250 to \$10,000, to be repaid in 63 semiannual repayments with interest at $4\frac{1}{2}$ per cent. On June 30, 1912, there were 3,139 loans to farmers outstanding, amounting to \$6,717,470. This amount is entirely separate and distinct from the amount referred to above as having been loaned by the bank on workmen's homes allotments. Including repayments, considerably over \$10,000,000 has been advanced to farmers under this Credit Foncier System since its inauguration.

Western Australia.

SOURCES OF INFORMATION.

1. Year Book of Western Australia, 1912.
2. Statistical Register of Western Australia.
3. Reports of the Agricultural Bank of Western Australia.
4. "How to Select Land in Western Australia," 1910, Hon. James Mitchell, Minister of Lands.
5. Statistical View of Eighty-two Years' Progress in Western Australia, 1828-1910.
6. Daily Consular and Trade Reports, April 16, 1913.
7. Statement of American Consular Agent at Perth, February 27, 1913.
8. The Workers' Homes Act, 1911, and Regulations.
9. The Workers' Homes Act, 1912.
10. Reports of the Workers' Homes Board.
11. Official Year Book of the Commonwealth of Australia, 1912.

LAND LEGISLATION.

The first settlers (1829) were offered large grants of land proportional to the amount of capital introduced, at the rate of 40 acres for every sum of \$15, and of 200 acres for every laborer brought into the colony. In 1837 the price of allotments in Perth, Fremantle and Albany were fixed at a minimum of \$25 an acre. New land regulations were issued from time to time by the colony. In the year 1890 constitutional government was granted the colony, and various amendments were made in the land laws until the year 1898, when a land act was passed amending, repealing and consolidating previous legislation.

The principle of repurchasing lands for the purpose of closer settlement was introduced by the Agricultural Lands Purchase Acts of 1896 to 1904; these acts were repealed and consolidated by the Agricultural Lands Purchase Act, 1909.

Among the various forms of conditional purchase provided for by the land acts, the following are of particular interest:—

Vineyards, Orchards or Gardens. — Areas of from 5 to 50 acres may be selected for any of these purposes on the following terms: The price of the land is not less than \$5 an acre. A deposit of 10 per cent. of the purchase money must be made upon application, and the balance must be paid within three years, in equal half-yearly installments.

Free Homestead Farms. — Every person not already the holder of more than 100 acres may select an area from 10 to 160 acres as a free homestead farm. Residence is required; \$1 per acre must be spent in prescribed improvements within the first two years, a further \$1.50 per acre during the next six years, and a further \$1 for the next two years. Not more than

\$150 of the amount spent on a habitable house is allowed to be counted in these required expenditures. By June 30, 1910, 1,366,066 acres had thus been alienated.

Closer Settlement. — Under the Agricultural Lands Purchase Act, 1909, which repealed and consolidated the Agricultural Lands Purchase Acts, 1896 to 1904, the colonial treasurer is authorized, with the approval of the Governor, to expend from time to time sums not exceeding \$2,000,000. A Land Purchase Board was constituted to repurchase and improve agricultural land. Reserves may be set aside for public purposes, roads and town sites. The maximum area held by any one person must not exceed 1,000 acres. The terms of purchase are half-yearly installments over a twenty-year period, at an interest rate of 3.85 per cent. On June 30, 1911, the total expenditure, inclusive of purchase money but not including interest, was \$1,311,500, and 297,391 acres had been purchased, of which 261,942 acres were occupied.

Workingmen's Blocks. — Any person not already holding land within the State is entitled to obtain a lease of lands which have been surveyed and thrown open for selection as workingmen's blocks. The maximum area that may be selected by one person is 5 acres. Within three years the land must be fenced in, and within five years double the purchase money must be expended for improvements. On the 30th of June, 1910, 440 blocks were occupied, containing a total of 719 acres.

ADVANCES TO SETTLERS.

By the Agricultural Bank Act of 1894 the Governor of Western Australia was empowered to establish a bank for the purpose of promoting the occupation, cultivation and improvement of the agricultural lands of the State. This act was amended from time to time until a consolidating act was passed in 1906. The necessary funds are provided for by the issue of mortgage bonds bearing interest at a rate not exceeding 4 per cent. per annum. The amount authorized to be raised was \$5,000,000, but by an amendment in 1907 this sum was increased to \$7,500,000 in 1909 to \$10,000,000, and in 1911 to \$12,500,000. The bank is authorized to make advances for (a) ring-barking, clearing, fencing, drainage or water conservation; (b) for discharging any existing mortgage; or (c) for agricultural machinery manufactured in Western Australia. Advances are made to an amount not exceeding \$1,250 up to one-half the

value of additional improvements. During the first five years the borrower pays interest only, at the rate of 5 per cent. After the expiration of that period the amount advanced, with interest at 5 per cent., must be repaid within twenty-five years by equal half-yearly installments.

On June 30, 1910, there was outstanding \$4,679,800. In the five years preceding that date advances had been made to over 10,000 borrowers.

Workingmen's Dwellings. — The high rents in Perth directed the government's attention to homes for workingmen. The Workers' Homes Act, 1911 (assented to January 9, 1912, and numbered 8, of 1912), is entitled, "An Act to enable the government to erect and dispose of workers' dwellings, and to make advances to people of limited means to provide homes for themselves." A Workers' Homes Board is constituted, empowered to raise money by issuing debentures. Land may be purchased and dwellings erected. The maximum cost of a dwelling house is limited to \$2,750.

Paragraph 11 of the act provides the following methods of disposal of these dwellings: (a) The land on which the house is erected is leased for its capital value, excluding the value of the dwelling house, under perpetual lease. (b) The capital value of the dwelling house, with interest at 5 per cent., is to be paid by the lessee in a period extending over thirty years. Workers' dwellings built under this act are exempt from the land tax.

Under the system as adopted by the Western Australian government a dwelling and land valued at \$2,433, on a 5 per cent. basis, would be paid off in twenty years at a weekly payment of \$3.75; in twenty-five years at \$3.24; and in thirty years at \$3.04 per week. The Board may also make advances to any worker to enable him to erect a dwelling house on his land, or to purchase one, to an amount not exceeding \$2,750.

To February, 1913, \$375,000 had been expended in direct construction and \$635,000 advanced for workers' homes.

THE UNITED KINGDOM.

England.

SOURCES OF INFORMATION.

1. Memorandum from the British Foreign Office.
2. Housing of the Working Classes Acts of 1890, 1894, 1900, 1903, and Housing, Town Planning, etc., Act, 1909.
3. Report of Select Committee on Housing of the Working Classes Bill (1906).
4. Various Circulars, Notices and Instructions to Town Councils, etc., from Local Government Board.

5. Forty-second Annual Report, Local Government Board (1913), Part II., Housing and Town Planning.
6. Report of Housing Committee, London County Council on Housing the Working Classes (1855-1913).
7. Housing of the Working Classes Acts, Allen, 1912.
8. "The Housing, Town Planning, etc., Act, 1909," Wm. A. Casson, London, 1912.
9. Proceedings Ninth International Housing Congress (Vienna, 1910).
10. Proceedings Tenth International Housing Congress (The Hague, 1913).
11. Memorandum by the Board of Agriculture and Fisheries.
12. Report of the Agricultural Organization Society, 1912.
13. Summary of the Powers and Duties of the Board of Agriculture and Fisheries relating to Certain Land Matters (1904).
14. Lely and Aggs, Agricultural Holdings (London, 1909).
15. Small Holdings and Allotments Act, 1908.
16. Daily Consular and Trade Reports, January 7, February 27, March 21, 31, May 6, 13, 14, June 16, July 9, 12, 17, 22 and August 4, 20, 1913.
17. Seligman, Essays in Taxation (8th edition).
18. Report of the Birmingham Housing Committee, 1906.
19. Recent Numbers of the "Town Planning Review" and the "Housing Reform."
20. "Die Gartenstadtbewegung in England," Berlapsch, Valendas, Munich, 1911.
21. "Garden Cities and Town Planning," recent numbers.
22. Letchworth Reports.
23. "Garden Cities of England," "Boston Herald," September 1, 1913.
24. Housing and Town Planning in Great Britain, W. A. Willis, London, 1910.
25. Bulletins of the International Labor Office, 1911.
26. Reports of the Board of Public Works Loan Commissioners.
27. Reports of the Board of Agriculture and Fisheries.
28. Senate Report (Senate Documents, Nos. 17 and 214, 63d Congress, 1913) on Rural Credit and Agricultural Co-operation in England.

In England and Wales the *central government* has not engaged directly, by appropriations from the public treasury, in the purchase and improvement of land to better the housing of the working people. The responsibility and powers for this work are vested by statute in the local authorities, subject to a certain measure of control vested in the Local Government Board, which is a department of the imperial government. The various Public Works Loan Acts provide funds to the Public Works Loan Commissioners, who are empowered to lend to local authorities, on the security of the rates, money required for numerous purposes, including the purposes of the housing acts. These moneys are lent to local authorities on the most favorable terms consistent with an avoidance of loss to the exchequer. The government has therefore in England and Wales expended nothing directly for this purpose, and has itself carried out no scheme.

Although the government has not lent its credit in England and Wales to other governmental or private corporations, it has provided, in section 67 of the Housing of the Working Classes Act, 1890, that the Public Works Loan Commissioners may lend money out of the Local Loans Fund to private individuals for the erection of working class dwellings. These ad-

vances are secured by mortgage on land or dwellings (provided that the sums advanced do not exceed one-half the value of the estate mortgaged). By section 4 of the Housing, Town Planning, etc., Act, 1909, the advance may extend to two-thirds of the value of the property mortgaged in the case of an advance to "*a public utility society*," whose rules prohibit the paying of any interest or dividend at a rate exceeding 5 per cent.

There is no State guarantee. The State merely advances money on good security. The money is to be repaid by installments over a period of years not exceeding forty, the rates of interest charged being such as to secure the exchequer against loss. There is no form of subsidy, and the only special exemption from taxation is a small relief to lodging houses from "inhabited house duty," contained in section 35 of the Housing, Town Planning, etc., Act, 1909. The National Insurance Act, 1911 (section 54), contemplates the investment of certain insurance funds, preferentially in stock or bonds issued by the government, for the purpose of raising capital moneys to be lent to local authorities or other bodies or persons for the purposes of the Housing Act.

Under the various Housing of the Working Classes Acts, the Small Dwellings Acquisition Acts, and the Small Holdings and Allotments Acts, more than \$70,000,000, on March 31, 1911, had been loaned to local authorities, companies and individuals for use in providing workers' homes. This does not include expenditures under the Town Planning Act of 1909.

Under the Small Holdings and Allotments Act, 1908, county councils and the councils of the county boroughs are empowered by section 8 (2) to erect houses on land which is acquired by the council for small holdings, and under section 26 (2) councils of boroughs, urban districts and parishes may erect houses on land acquired for allotments. Under the former section, 569 cottages have been erected by county councils and the councils of county boroughs in England and Wales up to December 31, 1913. No cottages had hitherto been erected by local authorities under section 26 (a) on allotments. The cottages erected in connection with small holdings are let with the land at an inclusive rent, and it is not possible to state separately the rent of the cottages. The act requires, however, that the rents shall be sufficient to recoup the outlay of the council. The cost of the cottages is borrowed by the council from the Public Works Loan Commissioners at $3\frac{1}{2}$ per cent. interest, and the loan is

repayable within a period of fifty years by half-yearly payments of interest and sinking fund combined, amounting to $4\frac{1}{4}$ per cent. The Board has no information as to the total number of persons who are housed in the cottages erected under the act.

Under the Improvement of Land Acts, a landowner who desires to build cottages on his property can obtain an order from the Board creating a first charge on his property, on the security of which he can obtain loans from certain incorporated land improvement companies for the purpose of building cottages. During the five years ended December 31, 1912, the number of cottages erected by landowners under the above acts was 462, and the estimated cost was \$547,690.

Under the Settled Land Acts capital moneys arising under the acts may be applied for the purpose of erecting cottages for laborers. A certificate by a competent surveyor nominated by the trustees and approved by the Board must be obtained, certifying that the work has been properly executed, and what amount is properly payable by the trustees. During the five years ended December 31, 1913, the number of cottages erected under these acts was 423, and the actual cost was \$449,005.

The Principal and Other Housing Acts. — The Housing of the Working Classes Act, 1890, is known as the Principal Act, in referring to the various laws under which the work of providing better homes has proceeded. The act was amended in 1894, 1900 and 1903, and in 1909 a comprehensive amendatory act, known as the Housing, Town Planning, etc., Act, 1909, was enacted, greatly extending the scope of the Principal Act, and containing a "part" which related to town planning.

The Principal Act (Housing of the Working Classes Act, 1890) was divided into seven parts.

Part I. deals with unhealthful areas in cities.

Part II. deals with unhealthful dwelling houses.

Part III. deals with "working-class lodging houses," a term defined to "include separate houses or cottages for the working classes, whether containing one or several tenements," and the purposes of this part of the act include "the provision of such houses and cottages." The expression "cottage" includes a garden of not more than 1 acre.

The four remaining "parts" relate to details, methods and application of the act to Scotland and Ireland.

Under Part I., which relates to unhealthful areas in cities, up to March 31, 1913, confirmation orders had been issued by

the Local Government Board for 32 improvement "schemes," nearly all of which were outside of London. Besides these, 9 schemes located within London were approved by the Home Office. The loans sanctioned by the Local Government Board for work under this part of the act outside of London amounted to \$13,532,930. The London County Council and its predecessors had expended, in addition, the sum of \$5,416,810 under this part of the act, exclusive of \$7,978,565 under previous acts (the Artisans' Dwellings Acts, 1875-90), making a total for England and Wales of \$26,928,305 under Part I.

Part II. of the Principal Act relates to unhealthful dwellings and small areas in both city and rural districts. Under its provisions 52,442 houses had been made fit for habitation, closed or demolished up to March 31, 1913, and 10 schemes had been confirmed, and loans for improvement purposes to the extent of \$705,245 sanctioned, outside of London. Together with the amount expended in London (\$1,059,260) the total expenditure for which loans were sanctioned under this part of the act was \$1,764,505.

The construction of dwelling houses for laboring classes under Part III. of the act has witnessed the largest expenditure. To March 31, 1913, the Local Government Board had sanctioned loans amounting to \$13,815,040 to 273 city districts and 51 rural districts outside of London, and the London County Council had expended \$9,471,935, making a total for England of \$23,286,975 under Part III. This total does not include loans made to philanthropic societies which, up to March 31, 1912, amounted to \$5,714,045.

An aggregate of about \$57,693,830 has been expended under the Principal and preceding acts for the better housing of the working classes.

From the reports of the Local Government Board is compiled the following table, showing the loans sanctioned from year to year under the different parts of the Act of 1890. The figures relate to authorities outside of London.

TABLE 7. — *Loans to Authorities outside of London sanctioned by the Local Government Board under the Housing of the Working Classes Act, 1890, since the Passing of the Act.*

YEAR ENDED MARCH 31.	Amount sanctioned Under Part I. (Un-healthy Areas).	Amount sanctioned Under Part II. (Un-healthy Dwelling Houses and Small Areas).	Amount sanctioned Under Part III. (Construction of Dwellings).	Total Under Parts I., II. and III.
1892,	\$586,875	—	\$57,750	\$644,625
1893,	1,129,000	\$51,550	18,500	1,199,050
1894,	155,000	64,100	86,750	305,850
1895,	124,640	—	41,000	165,640
1896,	526,060	83,450	—	609,510
1897,	294,845	63,195	172,435	530,475
1898,	344,480	—	184,000	528,480
1899,	236,940	—	474,165	711,105
1900,	554,020	—	1,408,835	1,962,855
1901,	1,059,550	40,460	2,003,010	3,103,020
1902,	50,060	54,380	1,129,745	1,234,185
1903,	306,550	164,790	641,770	1,113,110
1904,	4,221,450	—	949,600	5,171,050
1905,	1,006,670	10,765	1,006,355	2,023,790
1906,	333,830	73,800	457,050	864,680
1907,	228,430	—	363,070	591,500
1908,	274,580	5,330	401,135	681,045
1909,	618,415	64,820	442,515	1,125,750
1910,	131,225	—	300,270	431,495
1911,	1,121,035	4,915	515,540	1,641,490
1912,	—	20,745	1,145,755	1,166,500
1913,	229,275	2,945	2,015,790	2,248,010
Total,	\$13,532,930	\$705,245	\$13,815,040	\$28,053,215

The greatest activity and increase in these expenditures, particularly under Part III., is shown since the passing of the Act of 1909. Loans since that date under Part III. have been sanctioned for 130 local authorities and provide for the construction of 3,451 houses.

A notable fact is the increase in the number of local authorities to whom loans are made, there being for 1911 only 13, while 69 are given for 1913.

To these figures are added the expenditures of the London County Council, particulars of which are given in the following table: —

TABLE 8. — *Particulars of Schemes undertaken by the Metropolitan Board of Works (Column 2), and completed by the London County Council (Column 3), or by the Council under Part I. (Column 4), Part II. (Column 5) and Part III. (Column 6) of the Housing of the Working Classes Acts.*¹

[Figures in columns 4, 5 and 6 to March 31, 1913.]

(1)	Under the Artisans' Dwellings Act, 1875-82.	Under the Artisans' Dwellings and the Housing of the Working Classes Acts, 1875-90.	Under Part I. Housing Working Classes, 1890.	Under Part II. Housing Working Classes, 1890.	Under Part III. Housing Working Classes, 1890.	Totals.
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Persons displaced,	22,872	6,188	19,336	5,633	—	54,029
Persons required to be housed,	23,188	3,741	14,865	4,876	—	46,670
Persons provided for,	28,352	2,947	15,904	6,066	46,573	99,842
Area (acres),	41.73	15.51	52.24	13.44	296.25	419.17
Net cost of the schemes,	\$6,594,450	\$1,384,115	\$5,416,810	\$1,059,260	\$9,471,935	\$23,926,570

The above table shows that the net cost of schemes in London under the acts and parts of acts enumerated totalled \$23,926,570, and that a total of 99,842 persons have been provided for.

In the following table are shown the actual number of tenements, rooms and persons provided for in each year from 1892 to 1912: —

¹ Compiled from Appendixes I., II., III., IV. and V., Housing of the Working Classes, 1855-1912 London County Council, London, 1913.

TABLE 9. — *Accommodation provided in the London County Council's Dwellings, on the 31st of March, 1892, and Each Subsequent Year.*

YEAR.	Tenements.	Rooms.	Persons provided for.
1892,	56	87	174
1893,	56	87	498
1894,	56	87	498
1895,	358	871	2,066
1896,	602	1,485	3,294
1897,	984	2,603	5,530
1898,	1,263	3,261	6,846
1899,	1,355	3,525	7,374
1900,	1,523	3,966	8,256
1901,	2,346	5,936	12,196
1902,	2,951	7,368	15,060
1903,	3,881	9,552	19,428
1904,	4,666	11,661	24,469
1905,	5,929	15,098	31,343
1906,	6,326	16,352	33,853
1907,	7,474	19,879	41,648
1908,	7,880	21,085	44,060
1909,	8,196	22,210	46,310
1910,	8,539	23,578	49,003
1911,	8,947	25,006	51,856
1912,	9,272	26,291	54,130

To the totals of \$28,053,215 outside of London, and \$23,926,570 in London, expended to increase the supply of homes, should be added certain sums loaned by the Public Works Loan Commissioners to societies, public utilities companies and private persons for the purpose of constructing or improving or facilitating or encouraging the construction or improvement of dwellings for the working classes, under section 67, Part III., Act of 1890, as amended by section 4 of the Act of 1909.

TABLE 10. — *Sums loaned by the Public Works Loan Commissioners to Private Enterprises, for Workers' Dwellings.*

YEAR ENDED MARCH 31.	Amount advanced.	YEAR ENDED MARCH 31.	Amount advanced.
1891,	\$220,100	1903,	\$91,875
1892,	45,000	1904,	80,925
1893,	89,000	1905,	182,450
1894,	223,500	1906,	135,250
1895,	115,575	1907,	92,680
1896,	116,000	1908,	255,050
1897,	108,500	1909,	336,460
1898,	181,250	1910,	477,055
1899,	37,500	1911,	1,419,845
1900,	112,500	1912,	991,680
1901,	116,350		
1902,	285,500	Total,	\$5,714,045

Particulars of the rooms and tenements erected by such companies are available only for London.

TABLE 11. — *Showing the Number of Working-class Tenements erected by the Principal Trusts and Philanthropic Societies, aided by Loans of Public Funds, in the County of London up to December 31, 1911.*

NAMES OF TRUST OR SOCIETY.	NUMBER OF TENEMENTS OF —				Total Number of Tene- ments.	Total Number of Rooms.
	1 Room.	2 Rooms.	3 Rooms.	4 Rooms.		
Peabody Donation Fund,	965	2,713	1,962	116	5,756	12,741
Guinness Trust,	502	1,416	619	37	2,574	5,339
Sutton Trust,	89	189	160	5	443	967
Lewis Trust,	22	150	150	1	323	776
Society for Improving Condition of Laboring Classes,	66	32	58	—	156	304
Wells and Campden Charity,	21	30	14	—	65	123
Total,	1,665	4,530	2,963	159	9,317	20,250

Thus the aggregate of expenditure under Parts I., II. and III. of the Housing of the Working Classes Acts, and of the preceding acts, is seen to be not far from \$58,000,000.

The Small Holdings and Allotments Act. — Under this act, which went into effect in 1908, \$3,500,000 may be advanced annually by the Public Works Loan Board to local authorities to enable applicants to obtain small holdings or allotments. An "allotment" may not contain more than 5 acres, and a "small holding" shall not contain more than 50 acres. The purpose of the allotment is to supplement the earnings of the agricultural laborer and the town artisan; of the holding, to provide support for the tenant and his family. Local authorities are given full power to acquire land compulsorily or by agreement for subdivision and sale.

To March 31, 1912, the loans granted under the Small Holdings and Allotments Acts by the Public Works Loan Commissioners were, for allotments, \$292,985; for small holdings, \$11,993,445; a total of \$12,286,430. These loans are repayable in from fifty to eighty years.

Dwelling houses may be erected on these allotments either by local authorities or by the Board of Agriculture and Fisheries, for whose approval all applications for loans to local authorities must be submitted.

The Small Dwellings Acquisition Act. — To March 31, 1912, the total loans made to working people directly for the purpose of assisting them to acquire homes under the Small Dwellings Acquisition Act of 1899 was \$832,635. This act authorizes local authorities to loan to a householder or to a prospective householder an amount not exceeding 80 per cent. of the value of the dwelling occupied by him, to aid him in its purchase. The cities of Bristol, Gillingham, Liverpool, West Ham and Wigan, two borough councils, two rural district councils and seventeen urban district councils have borrowed from the Public Works Loan Commissioners and advanced money for this purpose.

Building Societies. — Mr. Enoch Hill, president of the Halifax Permanent Benefit Building Society, in an address to the United States League of Building and Loan Associations in August, 1913, states that it was estimated in 1893 that since building societies first started not less than \$480,000,000 had been applied towards assisting members to acquire homes.

The movement has received considerable assistance from the government. It works under its own favorable acts of Parliament, with valuable exemption from stamp duties, and it has been beneficially affected by the exemption granted in the Finance Act, 1909-10, on conveyances where the consideration was not over \$2,400, from the increased conveyance stamp duties, which were then raised from \$2.40 to \$4.80.

The limit of advance is 75 per cent. in cases where the property mortgaged is not in the personal occupation of the borrowers. Nearly all societies, however, discourage speculation and favor the small man by the following scale: where the value of the house does not exceed \$1,440, 90 per cent. of the valuation is loaned; where the value is between \$1,440 and \$1,920, 85 per cent. of the valuation is loaned; where the value is between \$1,920 and \$2,880, 80 per cent. of the valuation is loaned; if the valuation is over \$2,880, 75 per cent. of the valuation is loaned.

In England and Wales, according to the report of the Registrar of Friendly Societies, 1911, there were 1,538 incorporated building societies, with a total of 544,824 members. On January 1, 1911, the amount outstanding on mortgage was \$275,000,000, and other assets amounted to over \$20,000,000. There were, in addition, 53 unincorporated societies with a membership of 55,410, and a total of \$15,000,000 invested in mortgages and \$60,000,000 in other securities. In the city of London

alone there were 321 incorporated societies, with \$75,000,000 outstanding on mortgage.

Town Planning. — In England town planning arose from the desire to improve the housing of the working classes, and as such improvement necessarily means the improvement of the town itself, and the beautifying of its development, it was the human interest which first of all appealed to British town planners.

So far, the town-planning schemes, under Part II. of the Act of 1909, have been chiefly concerned with the laying out of the main routes of communication through and from the areas dealt with; with provision for open spaces; with limitation of the number of houses which may be erected upon any particular area; with the careful setting back of the building lines so as not only to secure abundant air space, but also to enable road widenings to take place hereafter at a minimum cost, and with restrictions of factories and similar buildings on particular areas. Unfortunately, the act seems to contemplate that work under it is to deal with sections, and not with a town or city as a whole.

In the first three schemes made by the local authorities (namely, two Birmingham schemes and a Rochdale scheme) there was no attempt to regulate or control to any great extent the architectural features of the buildings to be erected.

During the year ended March 31, 1913, the Local Government Board gave authority for preparation of 18 schemes involving over 36,000 acres, and had under consideration applications by ten more local authorities, for authority to prepare schemes in respect to 17,000 acres.

TABLE 12. — *Showing approximately the Position on July 31, 1913, of the Various Proposals by Local Authorities in Regard to Preparation of Town-planning Schemes.*

STAGE.	Number of Schemes.	Number of Local Authorities.	Acreage of Areas dealt with.
Scheme finally approved,	1	1	2,320
Scheme laid before Parliament,	1	1	1,442
Other schemes prepared and submitted for approval,	3	3	6,503
Schemes authorized to be prepared or adopted, Applications for authority to prepare schemes under consideration,	35	27	53,261
	11	11	20,371
Total,	51	39 ¹	83,897

Additional cases in which the preliminary notices have been given, 14

Approximate number of cases in which local authorities have the matter under consideration, 111

Net number of local authorities included under all headings of this table, 155

Included among the local authorities who have taken action with a view to the making of town-planning schemes are many within the area of Greater London.

The following sentence summarizes the attitude of the Local Government Board in 1913 as to the working of the Housing, Town Planning, etc., Act, 1909: "On a general survey of the operations of local authorities under Part II. of the Act of 1909, in regard to town planning, we cannot express our satisfaction at the great interest taken in the subject and the very substantial progress made in giving practical effect to the intention of that part of the act."

The following are the districts authorized to prepare or adopt town-planning schemes up to March 31, 1913: Birmingham, schemes covering 3,762 acres; Blackburn, 887 acres; Bournemouth, 425 acres; Cheadle and Gatly, 471 acres; Chesterfield, 64 acres; Ellesmere Port and Whitby, 3,539 acres; Finchley, 1,044 acres; Halifax, 877 acres; Hanwell, 198 acres; Liverpool City, 88 acres; Luton, 4,266 acres; Middleton, 300 acres; Much Woolton, 993 acres; Newcastle-upon-Tyne, 53 acres; North Bromsgrove, 554 acres; Oldbury, 1,763 acres; Rochdale, 43 acres; Ruislip-Northwood, 5,906 acres; Scarborough, 40 acres; Sheffield, three schemes covering 1,209 acres; Southport, 2,848 acres; Stoke-upon-Trent, 83 acres; Sutton Coldfield, 6,378

¹ Excluding duplicates.

acres; Twickenham, 1,860 acres; Walthamstow, 1,530 acres; Warrington, 1,475 acres; Wirral, schemes covering 9,173 acres.

The Garden City Movement. — In 1903 the first garden city, Letchworth, was formed, and town planning was commenced on the area of about 3,000 acres, since increased to 4,000 acres, situated 34 miles directly north of London. The restricted dividend of 5 per cent. hindered the influx of capital at the outset, and the movement being new there was hesitancy as to its desirability as an investment. These difficulties have been overcome, owing to the success of Letchworth and of the other schemes that have grown out of it. It became at once apparent that the principles applicable to a garden city (*i.e.*, to a new self-contained town properly planned from the beginning, with its different areas for trade, commerce, residence and agriculture, surrounded by a belt of agricultural and park land) were, in a measure at least, applicable to town extensions; and so there sprang into being the garden suburb movement, which provided for the growing margins of large towns the same healthful conditions of life as were secured for those who lived in a garden city. Inasmuch as towns must grow, and as the provision of housing in the flow of population is easier than the creation of an entirely new community, where both work and workers must be brought together from existing towns, the garden suburb movement has spread rapidly, largely owing to the wonderful development of the Hampstead Garden Suburb, which, perhaps, is the most perfect example of modern town planning and architectural grouping.

A "garden city" is a self-contained town — industrial, agricultural, residential — planned as a whole, and occupying land enough to provide garden-surrounded homes for at least 30,000 persons, as well as a wide belt of open fields. It combines the advantages of town and country, and prepares the way for a movement to stem the tide of population now leaving the country and sweeping into overcrowded cities.

"Garden suburbs" provide that the normal growth of existing cities shall be on healthful lines.

"Garden villages," such as Bournville and Port Sunlight, are garden cities in miniature, but depend upon some neighboring city for water, light and drainage; they have not the valuable provision of a protective belt, and are usually the center of one great industry only. The essentials of the garden city are: —

1. That before undertaking any work the town must be prop-

erly planned for the convenience of the community as a whole, the preservation of natural beauty, the securing of the utmost degree of healthfulness, and proper regard to communication with the surrounding district.

2. That in the town area the number of houses to each acre should be strictly limited, so that every dwelling shall have ample light and air, with a suitable garden, and that public recreation ground and open spaces shall be provided generously.

3. That the town area shall be surrounded by a belt of agricultural and park land, so that the produce of small holders and market gardeners may be easily available.

4. That the return on capital should be limited to, say, 5 per cent., any profit above that amount being applied to the estate itself for the benefit of the community.

5. That the town shall be not merely residential, but also commercial and industrial.

It is essential that the land shall be of considerable area, preferably 6 to 10 square miles. Its development should be in the hands of one controlling body. To make effective the desire for the combination of town and country, about two-thirds should be reserved for the rural area. Interest in this subject, both here and abroad, is sufficient to justify the publication of the following table, which shows how great has been the progress of the garden city movement in Great Britain:—

TABLE 13. — *Summary of the Present Position of Garden City Enterprises of which Particulars are Available.*

NAME OF ESTATE.	Total Area in Acres.	Now developed.	Operations began.	Present Number of Houses.	Houses per Acre (Maximum.)
Alkington,	700	10	1911	40	12
Anchor Tenants (Leicester),	48	15	1907	84	10
Blackley,	243	9	1901	150	17
Bournville,	609	138	1879	920	6
Bournville Tenants,	20	20	1906	146	11
Bristol,	26	7	1909	44	14
Caerphilly,	10	—	1913	24	10
Coventry,	14	2	1912	12	14
Cuffley,	550	—	1913	—	5
Datchet,	30	30	1913	—	10
Derwentwater Tenants,	2½	2½	1909	25	12
Didsbury,	2	2	1907	30	15 ¹
Ealing,	63½	40	1901	510	12
Fairfield Tenants,	23	—	1912	—	12 ¹

¹ Excluding roads, etc.

TABLE 13. — *Summary of the Present Position of Garden City Enterprises of which Particulars are Available — Concluded.*

NAME OF ESTATE.	Total Area in Acres.	Now de-veloped.	Opera-tions began.	Present Number of Houses.	Houses per Acre (Max-imum).
Fallings Park,	400	8½	1907	75	12
Garden City Tenants,	39	39	1905	322	12
Gidea Park,	500	108	1910	188	8
Glasgow,	200	5	1912	40	12
Guildford,	20	3½	1910	32	—
Hadleigh,	7	—	1913	—	—
Hampden Park,	9	9	1909	73	11
Hampstead Garden Suburb,	652	180	1907	1,550	8
Hampstead Heath Extension Tenants,	—	—	1912	—	—
Hampstead Tenants,	27	27	1907	271 ¹	10 ²
Harborne,	54	54	1907	499	9
Haslemere,	5	2	1912	20	10
Hereford,	8¾	8¾	1909	86	10
Hull,	94	70	1907	560	12
Ilford,	40	20	1909	70	8 ²
Knebworth,	800	—	1909	250	8
Llanidloes,	9	—	1913	—	12
Letchworth (Garden City),	4,566	800	1903	1,876	12 ²
Liverpool,	180	25½	1910	260	12
Machynlleth,	15	—	1913	—	12
Manchester (Burnage),	11	11	1908	136	12
Merthyr,	17½	—	1913	132	—
New Earswick,	120	39	1904	150	10
New Eltham,	27	—	1913	—	11
Oakwood Tenants,	—	—	1913	100	—
Oldham Garden Suburb,	52½	17½	1907	156	14
Otford,	160	—	1913	13	—
Petersfield,	32	—	1913	—	—
Port Sunlight, ³	223	135	1895	823	10
Rothley,	1,000	150	1909	69	—
Rhubina,	110	—	1913	34	12
Ruislip Manor,	1,300	100	1911	100	12
Sealand,	47	10	1910	108	10
Second Hampstead Tenants,	39	39	1909	377	10 ²
Sevenoaks,	6½	6½	1904	80	13
Somersham,	17¼	—	1913	6	—
Stirling Homesteads,	40	1½	1910	11	6
Stoke-on-Trent,	38½	13	1910	95	12
Sutton (Surrey),	25½	—	1913	31	10
Warrington (Great Sankey),	20	—	1907	24	12
Warrington (Grappenhall),	22	—	1907	12	12
Woking,	9	3	1912	21	8
Woodlands,	127	127	1907	653	5
Wrexham,	200	—	1913	—	12

The rents of the lower-cost houses run from \$1 to \$2.75 per week, and the maximum (yearly) rent is as high as \$800 in one

¹ Blocks of shops and residential flats have also been erected.

² Excluding roads, etc.

³ Not including works area.

case, where provision is made for splendid mansions and villas. The great majority of rents do not exceed \$3 a week. The present population on the developed estates is nearly 50,000. The plans provide for an ultimate population of 200,000.

With the exception of 11 of these projects, dividends are limited to 5 per cent. In 10 of them dividends are not limited. In one case, Hull, the dividend is limited to 3 per cent.

MUNICIPAL ACTIVITIES.

Housing of the Working Classes, London. — The early enactments on housing implied that the London authorities were expected, in normal cases, not to undertake the erection of buildings, but to intrust that work to others. In cases where a responsible company offered to erect buildings it was allowed to do so. Serious drawbacks to this policy developed. It was impossible to dispose of certain rehousing sites passed on to the London County Council by the Metropolitan Board of Works. Fault was found with the planning of dwellings erected on land sold by the Board to various companies. The council attempted to meet the latter problem by drawing up building regulations. Complaints were made of the rents charged and of tenements being sublet. In 1877 the Board undertook the rehabilitation of an area occupied by costermongers. The Board promised that the new dwellings should contain certain necessary accommodations for them, but the company to which the land was conveyed erected buildings of an inferior character, and the majority of the tenements were not let to costermongers at all. The council repurchased the land and buildings and managed them itself.

Yielding to the force of such circumstances, the London County Council decided itself to undertake the erection of dwellings. The council decided that the rents for its erected tenements should not exceed those ruling in the neighborhood, but should provide for all expenses, interest and sinking fund chargeable to the property. In order that the council, before committing itself to the erection of dwellings on any particular spot, may rightly judge whether these financial conditions can be met, sketches are prepared to show the general arrangement and character of the proposed tenements. The gross income that may be expected from the proposed tenements is then estimated on the basis of the rents ruling in the neighborhood. All expenses, including a contribution to a repairs fund, are

then deducted from the estimated income, to learn what net income may be expected. The amount upon which this net income will pay interest and sinking fund charges is then calculated. The value of the site for housing purposes is then deducted, and the remainder is the sum for which the dwellings must be erected. Cases in which the council is compelled by statute to rehouse on particular sites, and is not able to sell those sites for that purpose at the fair market value, are specially considered. When particular sites are found to be undesirable the council considers the desirability of obtaining a modification of the scheme, with a view to the dwellings being erected on some other site or sites, and the original sites being freed from the restrictions attached to them.

The difficulty, always considerable, of complying with these financial conditions has been greatly augmented by the general increase in wages and in the cost of materials and by the decrease in the average daily output of a worker. The council tried to meet this by endeavoring to secure that the term of the sinking-fund period should be increased from sixty to one hundred years, or that the value of the site should be excluded from the sinking fund. Representations to this effect were made to the government for a long time without result. Eventually, however, by the Housing of the Working Classes Act, 1903, the maximum term of the sinking fund period was enlarged to eighty years, the precise term in the case of the council being fixed by the treasury. So far the treasury has agreed to the maximum term being applied only to the portion of the debt relating to land, the portion relating to buildings being, as heretofore, redeemable within sixty years. Since the cost of the land forms a comparatively small part of the total expense incurred in the erection of dwellings, the concession in the restricted form insisted upon by the treasury is not of practical advantage.

Following the provisions of the Cross Act of 1875, the Housing of the Working Classes Act of 1890 provided that, unless the confirming authority otherwise determined, any dwellings erected by the County Council under Parts I. and II. had to be sold at the expiration of ten years from their completion. Consequently, in 1903, 1905 and 1907 it was necessary for the council to apply for permission to retain the dwellings which it had erected. This permission was given. Section 40 of the Housing, Town Planning, etc., Act, 1909, removed the obligation to sell or

dispose of any lands or dwellings acquired or constructed for any of the purposes of the housing acts, and the council has now therefore entire discretion in the matter.

The obligation to rehouse displaced persons on the sites of the dwellings which they formerly occupied, imposed upon the council and its predecessors by the Artisans' Dwellings Act, 1875, and by subsequent amending and extending acts, has caused numerous sites in central districts to be utilized for the erection of new dwellings. The difference between the commercial value of these sites and their value restricted to housing purposes is estimated at over \$5,000,000. The policy laid down by Parliament has often led to the retention in central districts of many working-class families who might have been accommodated in the suburbs at less cost to the community and at greater advantage to themselves, while the sites on which they are housed have been shut out from their natural economic development. As a general rule, the dwellings thus compulsorily provided may be said to make a commercial return on the basis of land value restricted to housing purposes, but instances are not wanting in which no sufficient return could be secured. In such cases the parliamentary policy, when it has had to be applied without due regard to local conditions, has resulted, not only in the provision of an artificial attraction to an unsuitable neighborhood, but in a continuous, as well as an initial, financial loss.

The only power which the council has of advancing money to enable persons to purchase the houses in which they live was that conferred by the Small Dwellings Acquisition Act, 1899. Any advance under that act must be limited to four-fifths of the market value of the house, and owing to the cost of property in London, this provision may be said to have prohibited the working classes from making use of the act. The council felt that any plan which was to appeal successfully to those classes should provide for the advance of practically the whole of the purchase money. It accordingly formulated a scheme for granting ninety-nine-year leases for single cottages erected on estates developed under Part III. of the Act of 1890. It proposed that leases should be granted to occupiers on payment of a deposit of \$25, the lessee being required to pay throughout the term of the lease the equivalent of a ground rent, and to make equal payments for the first fifteen, twenty or twenty-five years sufficient to repay the amount spent on

the land and buildings (less the deposit and the capitalized value of the ground rent), interest, legal costs and establishment charges, etc. The intending lessee will have to satisfy the council that he has a *bona fide* intention of living in the house, but he will be allowed, with the council's consent, to let the house or to transfer the lease to an assignee. The council will have power to re-enter on non-payment for twenty-eight days of the charges under the lease, or on breach of covenant. The council will also have power, in certain circumstances, to accept a surrender of a lease, and to pay as a consideration the amount by which the lessee's payments to the council exceed a sum (to be settled, failing agreement, by arbitration) equivalent to the total of the fixed net rent calculated from the commencement of the lease to the date of surrender, the expenses of granting the lease, and the cost of re-entering and of repairing the premises. If the lessee chooses the twenty-five year period he will purchase the cottage for a charge approximately equal to the ordinary rent. The necessary parliamentary authority was obtained in the Council's General Powers Act of 1912, and it was proposed, as an experiment, to allot for the purposes of the scheme some of the cottages to be erected on the Old Oak estate, Hammersmith. If the experiment is successful the scheme will be extended to other cottage estates.

The council decided in 1901 to establish a department for the purpose of advising generally on housing work and of managing its housing property. There are three kinds of property in the charge of the department: block dwellings, comprising 6,428 tenements; cottage estates, comprising 2,844 cottages; lodging houses, comprising 1,856 cubicles. All estates are directly administered from the central office, through resident superintendents and caretakers. In accepting a tenant, care is taken to see that the family will not overcrowd the tenement. Two persons to a room must not be exceeded by more than one child under three years of age. An enumeration of the occupants of each tenement is taken yearly, and cases of overcrowding are usually dealt with by transfers to larger tenements. Tenants are not allowed to take lodgers at the block dwelling estates, but on the cottage estates permission is given, under certain conditions, to take one. At the cottage estates it is a condition of tenancy that the front gardens shall be cultivated. The cleaning of the common yards and the lighting of staircases is done by porters employed on the larger estates, and by the caretakers at the smaller estates.

The number of persons, including children, occupying the council's dwellings (excluding the lodging houses) in March, 1912, was 32,710. During the previous year the number of cases of infectious diseases removed from the dwellings was 170, the number of births was 899, and the number of deaths was 277.

The rates compare with the whole of London as follows: —

	Infectious Diseases per 1,000 Population.	Births per 1,000 Population.	Deaths per 1,000 Population.
Council's dwellings,	5.19	27.5	8.5
London, entire,	6.15	24.7	15.0

In the municipal lodging houses, which are part of the council's housing activities, lodgers have free use of the public rooms and lavatories, with hot and cold water. An individual locker is provided at a nominal charge. A bath, with soap and towel, costs 2 cents.

The following table summarizes the constructive work done by London toward the proper housing of its working people. The information is abstracted from the 1913 report of the London County Council, on "Housing of the Working Classes, 1855-1912." In each of the first sixteen of these activities the dwelling sites were transferred, after demolition and improvements, to private companies, who erected and managed the dwellings under prescribed conditions.

TABLE 14. — *Summary of London's Housing Construction.*

NAME AND DATE OF SCHEME.	Number of Persons displaced.	Number of Persons Rehoused.	Number of Persons provided for.	Size of Area in Acres.	Net Cost of Scheme.
Whitechapel and Limehouse, 1876,	3,669	3,669	3,666	5.14	£151,763
Goulston-street and Flower-and-Dean-street, Whitechapel, 1877,	4,004	3,293	3,972	7.21	279,491
St. George-the-Martyr, Southward, 1877,	1,266	926	2,002	2.09	52,443
Bedfordbury, St. Martin-in-the-Fields and Strand, 1877,	867	817	724	1.02	75,511
Great Wild-street, St. Giles-in-the-Fields, 1877,	1,913	1,939	1,616	1.65	105,650
Pear-tree-court, Clerkenwell, 1877,	410	410	596	.82	20,870
Whitecross-street, St. Luke, 1877,	3,687	3,631	3,930	7.11	314,943
High-street, Islington, 1877,	547	515	798	1.02	38,187
Old Pye-street, Westminster, 1877,	1,375	1,356	1,722	2.46	49,896
Bowman's buildings, Marylebone, 1878,	806	750	1,596	1.79	36,410
Essex-road, Islington, 1878,	1,796	3,135	3,422	5.03	97,899
Little Coram-street, St. Giles and St. Pancras, 1879,	645	858	900	1.44	13,487
Wells-street, Poplar, 1879,	1,029	1,030	2,304	3.48	64,119
Great Peter-street, Westminster, 1879,	179	180	416	.34	213
Windmill-row, New-cut, Lambeth, 1883,	459	459	400	.54	9,779
Tabard-street, Newington, 1884,	220	220	288	.59	8,229
Tench-street, St. George-in-the-East, 1883,	1,284	1,284	-	2.73	51,991
Brook-street, Limehouse, 1883,	562	281	308	1.29	19,807
Trafalgar-road, Greenwich, 1883,	378	190	306	.91	17,676
Hughes-fields, Deptford, 1884,	1,786	893	906	6.96	77,905
Cable-street, Shadwell, 1886,	970	485	798	1.98	41,235
Shelton-street, St. Giles, 1886,	1,208	608	629	1.64	68,209
Boundary-street, Bethnal-green, 1890,	5,719	4,700	5,524	14.85	267,989
Churchway, St. Pancras, 1895,	1,095	580	832	1.98	32,062
Clare-market, Strand, 1895,	3,172	2,250	2,286	5.23	60,139
Garden-row, Roby-street, Baltic-street, Hondural-street, St. Luke, 1899,	1,193	1,193	1,216	2.62	90,633
Webber-row and Wellington-place and King's Bench-walk, Southwark, 1899,	997	903	1,143	5.16	66,739
Aylesbury-place, Clerkenwell, and Union-buildings, Holborn, 1899,	1,402	1,414	1,424	2.76	155,174
Burford's-court, Ticker's-court, and Favonia-street, Poplar, 1899,	269	269	269	.89	9,619
Nightingale-street, St. Marylebone, 1899,	576	576	630	.88	-
Providence-place, Poplar, 1901,	361	400	-	.87	11,107
Tabard-street, Grotto-place and Crosby-row, Southwark, 1910,	4,552	2,580	2,580	17.00	389,900
Brooke's-market, Holborn, 1891,	55	60	60	.54	8,072
Mill-lane, Deptford, 1892,	715	550	947	1.98	19,644
Ann-street, Poplar, 1893,	261	180	630	.75	8,754
Falcon-court Borough, 1895,	824	500	579	1.49	17,747
Green-street, Southwark, 1891,	368	216	418	.53	4,805
Gun-street (now Boyfield-street), Southwark, 1891,					
Norfolk-square, Islington, 1892,					
Moir-place and Plumber's-place, Shoreditch, 1893,	533	520	586	1.65	21,167
London-terrace, St. George-in-the-East, 1892,	100	-	-	.27	1,365

TABLE 14. — *Summary of London's Housing Construction* — Concluded.

NAME AND DATE OF SCHEME.	Number of Persons displaced.	Number of Persons Rehoused.	Number of Persons provided for.	Size of Area in Acres.	Net Cost of Scheme.
Queen Catherine-court, Ratcliff, 1893,	133	108	128	.31	£5,574
King John's-court, Limehouse, 1897,	49	56	132	.21	12,858
Fulford-street and Braddon-street, Rotherhithe, 1897,	550	980	980	1.48	33,748
Brantome-place, St. Pancras, 1896,	1,165	1,104	1,106	1.98	27,950
Prospect-terrace, St. Pancras, 1896,					
Chapel-grove, St. Pancras, 1898,					
Eastnor-place, St. Pancras, 1898,	690	500	500	1.75	42,194
Dufferin-street,	-	174	174	-	6,615
Parker-street House,	-	-	-	-	-
Green-street and Boyfield-street,	-	418	418	.5	24,935
Millbank (Mulready-buildings),	-	230	230	-	12,952
No. 97, Southwark-street (Holmwood-buildings),	-	72	72	-	5,228
Totterdown-fields,	-	8,788	8,788	38.75	398,431
White Hart-lane,	-	19,722	6,922	177.00	715,442
Norbury,	-	5,544	3,482	28.5	223,035
Caledonian-estate,	-	1,384	1,384	2.00	68,956
Wedmore-street,	-	1,050	1,050	1.25	57,879
Brixton-hill,	-	718	718	1.00	35,122
Old Oak,	-	8,033	2,025	46.50	328,562
Higges-fields (Raleigh-buildings and Benbow-buildings),	-	440	440	.75	17,230
Totals,	54,029	93,243	78,972	419.17	4,785,314

*Rehousing of the Dispossessed in Liverpool.*¹ — Years ago there existed in Liverpool, and there still exist, certain portions of the city in which will be found houses so crowded together that 12 of them (6 on each side of a central yard 15 feet wide) would go into a space of 360 yards; that is, at the rate of 161 houses to an acre. These 12 houses afforded accommodation to from 70 to 80 people; they are supplied with one standpipe for water common to all; two dry closets at the end of the courtyard also common to all; and otherwise they are without conveniences, water supply, wash boilers, baths, yards, etc.

In 1864 there were in Liverpool 22,000 of such insanitary houses, comprised in 3,173 courts, consisting of the vilest slums imaginable. They contained a population of over 100,000 people,

¹ Abstracts from a report by Col. G. Kyffin-Taylor, V.D., M.P., Chairman, Liverpool Corporation Housing Committee, to the Tenth International Housing Congress, The Hague, September, 1913.

and in addition thousands of people lived in cellars many of which were underground. The rents of a majority of these houses were 75 cents a week; some were 90 cents a week; and the houses fronting the street were as high as \$1 or \$1.25 a week; the average wages of the occupier may be put at \$4 to \$4.25 a week. From 1864 the corporation of Liverpool has persistently pursued a policy involving a demolition of insanitary property. Its first housing scheme was in 1869, when it erected a building providing for accommodation for over 600 people, but that building became occupied by the better-paid workingmen, and the persons unhoused by the operations of the city council were not rehoused. In 1885 Liverpool cleared a large space known as Nash Grove, and erected a building five stories high providing accommodation for over 1,200 people, and the clearance of this property resulted in the persons dispossessed overflowing into an immediate neighborhood where they went into sublet houses (creating more sublet houses) and into underground cellars and into other insanitary property, adding greatly to the overcrowding of the city. The new building was occupied not by the persons unhoused, but by a superior class of artisan.

From 1864 to 1896 the corporation sold the lands acquired in the process of demolishing insanitary property to builders, conditional upon their erecting houses thereon for the working classes. The land cost a very great deal of money and was sold at from \$2.50 to \$3 per square yard, but no restriction was imposed as to rental or class of persons to be provided for. In this way 800 houses were built, but probably none were occupied by the persons unhoused by the work of the corporation. In one case, when it became realized that the people dispossessed were not provided for in the new houses which had been erected on land sold by the corporation, the corporation sold a piece of land at 30 cents per yard, in the hope that such people would be housed, but the result was exactly as before. Of course there were empty houses in Liverpool at that time, as there are now, but experience shows that the persons dispossessed by the operations of the housing committee could not afford to pay rent necessary to obtain a sanitary house. Again, the corporation had great experience in what may be described as the patching-up policy; that is to say, patching up the houses and patching up the neighborhood. As a rule, the rents were raised when houses were reconstructed, and it

is doubtful whether such houses were of any service to the persons turned out of them, and it is doubtful whether they ever got back. The corporation, soon after the Act of 1864 came into operation, purchased numerous single houses which they have pulled down for the purpose of bringing light and ventilation into the adjoining houses, but eventually the adjoining property became so bad that it all had to be cleared. This has been a common experience in Liverpool. By 1896 the corporation had had the experience of making clearance without building, of itself building, of parting with land for others to build upon it, and of patching up property and neighborhoods; with the result that for thirty-two years the persons affected were not rehoused. Between 1864 and 1896 40,000 people had been uprooted. They were driven into underground cellars, insanitary houses, sublet houses. The death rate remained tremendously high, being in some places from 40 to 60 per 1,000 in certain insanitary neighborhoods. Sickness, such as typhoid, typhus and consumption were excessive. While other slums were being created, certain neighborhoods were being destroyed. One of the earliest of my recollections of the housing committee, about nine years ago, was a deputation coming to say that the previous thirty years' work had so injured the neighborhood, nobody having been rehoused, that unless something was done, the shops, places of worship and the schools would have to be closed.

In 1896 the Liverpool corporation decided to go forward with housing schemes, restricting the use of the dwellings to persons actually turned out of insanitary houses. The tendency of this policy is to prevent the creation of other slums. It in no way competes with private enterprise and it satisfies the public conscience. It provides for the identical people on the spot from which they were turned out, at rents which they can pay. There are 2,455 dwellings containing a population of 9,000 people, all of whom have been turned out of cellars and insanitary or overcrowded houses. Rents charged approximate what these people paid before they were turned out. The schedule of weekly rents is as follows:—

TABLE 15. — *Schedule of Weekly Rents.*

	Ground Floor.	First Floor.	Second Floor.	Third Floor.
One room,	\$0.60	\$0.50	\$0.45	\$0.35
Two rooms,85	.75	.70	.60
Three rooms,	1.10	1.00	.90	.85
Four rooms,	1.30	1.25	1.15	1.10

The corporation is paying out of the taxes about \$120,000 per annum on account of this property. Of this, \$45,000 represents the sinking fund by which property is paid for, which eventually will become a valuable corporate estate.

The effect on the rehoused people themselves can only be realized by seeing them first in their old surroundings and then in the new. In the old surroundings the people lived in the old courthouses, ill ventilated, dark, noisome places, without proper sanitary conveniences, without sunshine or pure air, — places where disease was rampant and where the environment was one to make people miserable and unhappy, unhealthy and depressed; places where “sickened humanity loses heart and nature seems always to frown.” In 1905 Mr. Turton, the deputy surveyor of the city of Liverpool, published a paper in which he states that the average earnings of the tenants did not exceed \$3.75 a week, and he refers to a Scotch deputation which reported that the whole belongings of each family would be overvalued at \$5. To-day, in the new dwellings, the tenants add gradually to their stock of furniture, pay attention to the cleanliness of the premises both inside and outside, take a pride in their new houses, and pay attention to ventilation. Many of them successfully attempt to grow plants and flowers in neighborhoods where not a blade of grass would have grown before, and they and their families are better clothed, better cared for and obviously healthier and happier and stronger. Some of the tenants in city buildings so improve their position that they ask for and obtain better houses, and some get well to do and go further out into houses built by private enterprise. It is untrue to say that these people will make slums of any place they go into. Liverpool says that in its experience that statement is wholly untrue. Fifteen years ago the people objected to be disturbed. Now some of them want to be dis-

turbed and are anxiously waiting their turn. Those who have been rehoused have learned to value their surroundings to such an extent that money which previously went in one direction now goes in another, and they have new aspirations, new ideals and new hopes. So extraordinary is the transformation that some are inclined to disbelieve that the tenants of the dwellings are the persons actually displaced. On this point statistics are submitted concerning six schemes which displaced 5,866 people, of whom 4,597, or 77 per cent., were rehoused. Nearly the best scheme from this point of view was the Bevington Street scheme, in which were rehoused 94 per cent. of the same people, but the best scheme of all was the Burlington Street, in which were rehoused 99½ per cent.

The present head constable of Liverpool states that rehousing means a diminution of labor for the police. In Adlington Street offences of persons residing in the neighborhood, which in 1894 amounted to 202, fell in 1904 to 4. In the Hornby Street scheme they fell from 170 in 1901 to 52 in 1912, and in the Burlington Street scheme, when the whole population were housed, in 1905, before the demolition, the offences were 46, whereas last year (1912), after demolition, the offences were 14. Commenting on these figures in his report for the year 1910, the head constable says that the figures are of real value because the housing department takes pains to secure as tenants those who have been dispossessed through its operations. The figures therefore indicate real personal regeneration. Since rehousing was begun, year by year the convictions for overcrowding have steadily diminished and have fallen from 1,351 in 1901 to 612 in 1912, notwithstanding increased activity on the part of the medical officer and his staff. The mortality rate has fallen from 50 per 1,000 to 27 per 1,000, a saving of life of nearly 50 per cent. At one time typhus fever was never absent from the slums, and in epidemic years it claimed its victims by thousands. During 1910, for the first time in the sanitary history of Liverpool, not one single case of typhus was recorded. In 1895 the number of cases of typhoid was 1,300. There has been a remarkable falling off, until in the year 1911 the number of cases was only 200. In 1901, 154 people died from typhoid, and this number fell to 42 in 1910. This diminution in the disease runs with the diminution in insanitary property. The average annual death rate from phthisis has fallen from 4 to 1.9 per 1,000. During the past year, out of 2,601 cases of phthisis, which have been

under observation at their own homes, only 33 were found to reside in the dwellings erected by the housing committee of the city council, and from the reports it appears that the majority of these persons had the disease before they entered the municipal dwelling. The birth rate in the new dwellings is phenomenally high, being on the average 51 per 1,000; and the infantile mortality rate, although still considerably higher than it ought to be, shows a remarkable decline when compared with that under the old conditions.

There is no likelihood that housing at non-economic rents by local authorities has a tendency to lower wages. It is obvious that the occupation of a decent house under a sympathetic landlord renders the workingman more independent and in a better position to demand higher wages. The experience of Liverpool, so far as it goes, confirms this; and in Ireland, where over 42,000 cottages have been built in respect to which local authorities do not expect to exact an economic rent, and which cottages are let at from 20 to 65 cents a week, wages have everywhere increased, especially in County Cork, where an exceptionally large number of houses have been built and wages have increased by 30 to 50 per cent. during the last ten years.

The poverty of these city tenant families generally can be imagined when it is stated that several thousand of them subsisted on an average of less than \$2.40 per week, and a greater number on less than \$3.60 per week. This poverty is in a great measure due to the casual nature of their employment, principally laboring at the docks. It often happens that a man may be in almost constant attendance on the lookout for work, and yet only succeed in being engaged for two or three days a week. Labor is engaged four times in twenty-four hours, viz., twice for the day work and twice for the night work. It is therefore essential for men who earn their living in this manner to be in constant attendance to secure work, and consequently it is equally essential that they should reside in close proximity to such labor market. A few years ago James Sexton, of the Liverpool city council, and secretary of the National Union of Dock Laborers, estimated that there were 22,000 dock laborers in Liverpool, not counting those who called themselves such, but depended entirely upon charity for relief. Of this army of 22,000 men never more than 15,000 are employed at one time, even in the busiest part of the year, and only 25 per cent. of this 15,000 are employed all the year round. The average

wage is \$7.20 per week; 25 per cent. of the 15,000 dockers make only \$1.87 a week on the average throughout the year; another 25 per cent. make only 87 cents per week on the average for the year. In other words, of the 22,000 there are 3,750 who get only half a day's work every week, and 3,750 do not even get that much.

Up to December 31, 1911, the total cost of the work of demolition, *i.e.*, work done under the Liverpool Sanitary Amendment Act, 1864, was \$2,087,732.50; and the amount expended on housing, principally under the Housing of the Working Classes Acts, was \$3,568,622.90. From the former amount should be deducted the sum of \$323,065.13, which was realized from the sales of surplus lands acquired under the 1864 act. The total net cost of housing and demolition, therefore, amounts to \$5,333,290.27, of which sum there is a balance still owing of \$3,947,941.43. The interest and sinking fund on this sum amounts to \$226,533 per annum. Deducting the net rents from the dwellings, which is \$45,883, from the last mentioned amount leaves a balance of \$180,650, which is the present net charge per annum for the whole of the work. The gross rental for the year was \$117,055. The loss upon this amount through "empties" was \$9,110, or 7.78 per cent.; through "bad debts," \$3,005, or 2.57 per cent. The amount actually collected was \$108,850, or 98.20 per cent. of the rents accrued during the year.

The Bevington Street improvement is the latest large enterprise in housing. The new dwellings comprise 15 blocks, containing 226 tenements, which, it is estimated, will accommodate 1,372 persons. There are 52 self-contained cottages of five rooms each; 27 four-room, 70 three-room, and 77 two-room dwellings, together with a superintendent's house and office, and 6 shops. There are two types of dwellings erected, one being the flat or tenement type, and the other the self-contained cottage type. This latter type is a new departure in Liverpool housing work, and is much in the nature of an experiment, the desire being to enable the dispossessed to have more the idea of a home than sentiment can give to the large blocks of tenement dwellings. Another feature of this area is the provision of two large playgrounds, one for boys and one for girls, with the center portion laid out as a garden with bandstand and two shelters. The band garden covers 1,000 square yards, while the playgrounds are each about 1,200 square yards, and are

fitted with suitable gymnastic apparatus and drinking fountains. These grounds are under the control of the housing committee. An effort has been made to provide such planting of trees and shrubs as will alleviate the dull grayness inseparable from life in the center of a city such as Liverpool.

Outside of London and Liverpool not a few cities have taken action under local improvement acts, the Artisans' and Laborers' Dwellings Acts, or Housing of the Working Classes Acts. The following information, taken largely from the 1912 and 1913 issues of the "Municipal Year Book for the United Kingdom," and from the "Daily Trade and Consular Reports," is not presented as a complete, but rather a typical, account of the work going on all over England: —

Bath. — Under Part III. of the Principal Act, 42 working-class dwellings have been erected in a low-lying and formerly very unhealthy district, at a total cost of \$100,000, which includes the cost of land drainage.

Birmingham. — Birmingham, which was the first city to take advantage of the Town Planning Act, submitted a town-planning scheme to the Local Government Board. As this was the first scheme submitted (two and one-half years ago), the Local Government Board took an exceedingly long time in considering the report of their inspectors, the object being to frame a scheme which would be a model for guidance to other local authorities interested in town planning, and the scheme was approved in 1913. The area scheduled comprises 2,330 acres, with an estimated population of about 8,000 and about 1,600 inhabited houses. The scheme provides for the development of the land on town-planning lines, and stipulates for picturesque and wide roads, one being 100 feet in width, while the number of dwelling houses to the acre is to be 12 on the average, with a maximum in certain instances of 20. The estimated cost of the scheme is \$535,000, but for the present it is only intended to construct one part at a cost of \$34,000. Three town-planning schemes are now under way. The city council is shortly to ask sanction for a fourth plan, which will provide for an area of 8,000 acres, and when this plan is approved by the British Local Government Board, Birmingham will develop 14,000 of its more than 40,000 acres on town-planning lines.

The city carried out several schemes under the Artisans' and Laborers' Dwellings Act, 1875. The first area dealt with was 93 acres in extent, at a cost of \$6,720,000. The corporation

has acquired other areas and under the Housing Act of 1890 has provided thereon 103 cottages and 61 two-story flats. The capital expenditure in Birmingham under the housing acts amounted to \$170,000.

In 1900 the council bought 17 acres of land at Bordesley Green, 3 miles from the city. The corporation decided in 1902 not to build on it but to lease it to private enterprise to provide workmen's dwellings. The land has been leased, with the consent of the Local Government Board, to the Ideal Benefit Society at a rental of nothing the first year, \$1,000 the second year and \$2,000 per year thereafter, the society to build not more than 22 houses to the acre, and the corporation to contribute \$20,000 to the cost of streets.

Blackburn. — As a means of solving the housing difficulty, the formation of a public utility society is being considered. Such a society will be able to borrow two-thirds of the capital required for house building from the Public Works Loan Commissioners at $3\frac{1}{2}$ per cent. A definite offer of land on the outskirts of the borough, and close to the tram route, has been made at what is considered a satisfactory price, and the suggestion is made that it might be developed by the erection of about 300 houses. Its nearness to new factories is likely to secure ready letting.

Bradford. — Bradford has demolished or condemned about 3,000 insanitary houses. The city council has decided to purchase an estate of about 50 acres known as Southfield, Odsal, and proposes to erect houses on the land. The number of houses per acre will probably average 10 to 15, and the rents will vary from \$1.10 to \$2.07 per week. Assuming that the average cost per house is to be \$1,217, the total capital expenditure would approximate \$73,000. The health committee proposes that architects send in competitive plans to lay out the area on the best garden suburb lines, and that prizes of \$1,500, \$1,000 and \$500 be offered. Sixty-six workmen's dwellings, renting at \$1.34 per week each, as a first step towards the provision of accommodation at a distance for the persons to be displaced from an insanitary area, have been built on Flaxfeet Street at a cost of \$92,000. In the Longlands district the corporation has demolished a slum area and has erected 131 tenements at a cost of \$91,500, with rentals varying from 50 cents to \$1.40 per week. On the same site are being erected a further installment of 62 single-room tenements accommodating an additional 124 persons, at an estimated cost of \$40,000, with

rents from 73 cents to \$1.10 per week. Permission has been received to acquire about 15 acres in the oldest part of the city and demolish and reconstruct the district.

Coventry. — The Coventry city council has decided to build 12 houses of two bedrooms and 24 with three bedrooms under its Narrow Lane housing scheme, at a cost of \$51,390. Under this scheme 48 houses have already been built and 33 are in course of erection.

Douglas. — The council, under the Artisans' and Laborers' Dwellings Acts, spent \$275,000 on a clearance scheme and \$100,000 on three blocks of artisans' dwellings.

Evesham rural district council will purchase 16 acres on which to erect 26 cottages, which will rent at 97 cents and \$1.46 per week, including taxation.

Leeds. — Leeds carried out an improvement scheme under Part I. of the Act of 1890 for clearing 75 acres at a cost of \$2,500,000.

Linthwaite, a thriving manufacturing suburb of Huddersfield, will erect 97 houses. Application has been made to the Local Government Board for a loan, and plans have been perfected for erecting 83 houses on newly made streets with good sewerage and health conditions. The largest sized house, with hot and cold water, bathroom, land, good streets and sewage connections, is estimated to cost \$1,346; medium sized house, with similar accommodations, \$1,136; and a smaller size, with bath in scullery but similar in other respects, \$1,027; also 8 houses at Slant Gate, with hot and cold water, bath, etc., to cost \$1,020 each; and 6 artisans' dwellings with hot and cold water, bath, etc., to cost \$903; in all, 97 houses, with a total estimated cost of \$110,618. The estimated rentals would be for the larger houses per week, \$1.27; for the medium sized, \$1.09; for the smaller size, 97 cents; tenants to pay water rent and taxes. In the highest rent the assessed ratable value would be about \$63.26, on which the tax or rates would be about \$31.63, making a total rental, plus taxes, of \$94.89 per year. The lower part of these houses will probably be stone and the upper part stucco.

Manchester. — Progress has been made in the purchase of properties for improving Lamb Lane, constructing the new street to Hulme Hall Lane, and the widening of the latter. Properties have been purchased which will facilitate widening Cannon and Church streets. The improvement and building committee is progressing in town-planning work, having arranged

to deal with 3,252 acres in the northern section. A 5,112-acre scheme for the southern part of the city has also been agreed upon. An important project about to engage the city architect is provision of 90 cottages on Barrack Street, the cost to be \$80,000. Under Part I. of the Principal Act, the city cleared 5 acres, costing about \$535,000; displaced 1,870 persons, and rehoused 1,824 at a further cost of \$586,000. The death rate of the district has been materially reduced. Under Part II., for the improvement of small, unhealthful areas, three schemes were carried out in Manchester: Chester Street, area $1\frac{1}{2}$ acres, at a cost of \$75,000; Pott Street, area $1\frac{1}{4}$ acres, at a cost of \$70,000; Harrison Street, area $\frac{3}{4}$ of an acre, at a cost of \$25,000. A lodging house for women was erected in 1910 at a cost of \$65,000.

Nelson. — A subcommittee of the town council recommended early in 1913, that a scheme of municipal housing be prepared and the council instructed the borough surveyor to prepare plans and estimates for the erection of houses upon land on the northeast side of the borough, and submit the same to a future meeting of the general purposes committee.

Northampton. — A somewhat extensive proposed rehousing scheme for Northampton was finally amended so as to provide for the construction of 9 houses at a cost with land, of \$7,752, on the following plan: on the ground floor, living room not less than 13 feet long, 13 feet 4 inches wide, and 9 feet high; a scullery, a water-closet, a fuel store, and a larder so constructed and placed as to admit of the interior being at all times kept cool and well ventilated. On the second floor, two bedrooms, of which the first shall not be less than 11 feet 10 inches long, 10 feet 2 inches wide, and 9 feet high, and the second not less than 13 feet 4 inches long, 7 feet 10 inches wide, and 9 feet high.

Pebworth rural district council has determined to purchase 7 acres of land and to erect 10 cottages on $1\frac{1}{2}$ acres thereof, with the idea that they should rent at 81 to 97 cents a week, inclusive of taxation.

Plymouth. — The council has built 4 blocks of flats, containing 264 rooms, at a cost of \$150,000 on three-fourths of an acre cleared under Part I. of the Principal Act. It has bought $29\frac{1}{2}$ acres of vacant land on the outskirts at a cost of \$95,000, and has built on part of it 182 houses at a cost of \$210,000. A further sum of \$540,000 has been spent in clearance and building

317 dwellings for 1,585 persons. A reduction of 2.74 in the average death rate — from 21.21 in 1886-95 to 18.47 in 1896-1905 — is attributed partly to this work. The reduction indicates a saving of 323 lives a year.

Salford. — Under Part I. of the Principal Act, Salford cleared areas, displacing 1,459 persons. It built municipal lodging houses for 285 persons, and cottages to house a total of 3,170 persons. The total expenditure amounted to \$1,400,000. Under Part III. of the act the council has built a lodging house, a street of tenements and 4 cottage estates at a cost of \$1,000,000.

Sheffield. — Under Part I. of the act Sheffield cleared the Crofts area, about 5 acres, at a cost of over \$570,000, and built 181 dwellings, 5 sale shops, etc., on a part of the site at a cost of \$180,000. The corporation has also purchased three other sites in various parts of the city at a cost of \$160,000, but no buildings are yet erected thereon.

Stafford. — The surveyor has recently been instructed to prepare a scheme for the erection of 40 working-class dwellings to rehouse occupants of insanitary premises.

Southampton. — Expenditures for housing to March 31, 1911, have been \$392,000. Sixty-nine cottage flats have been erected.

Swansea. — Under the Artisans' Dwellings Act, 1875, Swansea carried out an improvement scheme at a cost of \$640,000.

Wakefield (Yorkshire). — The city is planning, as soon as requisite borrowing powers can be obtained from the British Local Government Board, to erect houses which can be rented at not to exceed 85 cents a week, not only for the local demand, but to cause miners now living at a distance to remove there, hoping that the increased supply of labor will induce other factories to locate there.

Wolverhampton, acting under Part I. of the Principal Act, demolished 16 acres of slums in the center of the town at a cost of \$1,150,000.

Yorkshire. — A town-planning scheme for Great Doncaster will soon be ready for submission to the Local Government Board. One for the district of Askern is ready, and the scheme for Carcroft will probably be completed in a short time. These two proposals are the initial steps in an effort on the part of the local authorities to insure that the development of the South Yorkshire coal field shall be accompanied by better housing conditions than those which prevail in most colliery areas. Carcroft, situated in a new coal field, was mainly rural,

and its sudden conversion into an industrial locality found it unprepared. Existing housing accommodation was inadequate, and serious overcrowding resulted. Houses were rapidly built, in some cases without any regard to roads or means of access. Future development will be in accordance with a well-conceived design. Final plans will include Bentley, Wheatley and Balby, and the rural district council has also agreed with the Bolton-on-Dearne urban district council, whose area joins the new coal field on the Barnsley side, for the planning of a district to include Barmborough and Hickleton. Each locality is the subject of a subsidiary plan which will be correlated with the general design. Subsequent sections will be taken in hand according to their relative urgency. Schemes are under way at Bentley for 800 houses, at Edlington for 823, at Askern for 1,000, at Rossington for 849, and for a small village at Owston. A well-constructed house, with three rooms on the upper story and two on the lower, is the common type. A reinforced concrete five-room house is being built for \$425.¹ Adequate provision is made for roads and sanitation. All the newer districts and those in course of development are taking measures to see that the villages springing up around the mines shall be free from haphazard, casual features.

ENGLISH LEGISLATION.

A fuller account of the history and present provisions of English legislation for housing the working classes and improving health conditions in existing accommodations is of value. From a publication of the London County Council, entitled "Housing the Working Classes in London, 1889-1912" (London, 1913), is abstracted the following historical summary of English legislation:—

Although the overcrowding, filth and insanitary condition of many districts in what is now the county of London must have been fully known, not only to philanthropic societies and workers, but to Parliament itself, no effective steps were taken by the Legislature before 1851 to deal with these evils. In that year the later Earl of Shaftesbury (then Lord Ashley) called special attention to the disgraceful state of affairs then existing, not only in London, but in the great majority of large towns throughout the kingdom. Owing to his endeavors two acts were passed, commonly known as Lord Shaftesbury's Acts, viz., the Common Lodging Houses Act, 1851, and the Laboring Classes Lodging Houses Act, 1851.

¹ Described in Architects' and Builders' Journal, London, March 5, 1913. Loaned, on application, by Bureau of Foreign and Domestic Commerce, Washington.

Common Lodging Houses Acts. — The Common Lodging Houses Act, 1851, aimed at the improvement of the accommodation provided in common lodging houses. The Commissioner of Police of the metropolis was made responsible for the administration of the provisions of the act in London, and he was required to keep a register of all common lodging houses within his jurisdiction. The act further provided that regulations should be made, subject to confirmation by the Secretary of State, for the proper conduct of these houses, and for the separation of the sexes. It also made provision for the houses to be inspected and to be kept in a clean and sanitary condition.

This act was amended by the Common Lodging Houses Act, 1853, which safeguards against the registration of improper persons as keepers of common lodging houses, and required the keepers to furnish to the supervising authority information respecting persons frequenting their houses. Further provisions were made as to water supply and other sanitary arrangements. The responsibility for administering the acts was transferred from the Commissioner of Police to the council by the Local Government Board's Provisional Orders (No. 12), Confirmation Act, 1894.

Laboring Classes Lodging Houses Acts. — The second of Lord Shaftesbury's Acts, viz., the Laboring Classes Lodging Houses Act, 1851, aimed at the erection of more houses for working men by facilitating the establishment in populous districts of well-ordered lodging houses. This act was an "adoptive act," and, as such, required a special resolution before it could be put into force by a local authority. The responsible authorities in London were originally vestries, who had to appoint commissioners for carrying the act into effect in each parish concerned. After the passing of the Metropolis Management Act, 1855, the powers passed to the vestries and district boards included in Schedule A of that act.

The Laboring Classes Dwelling Houses Acts, 1866 and 1867, amended the Act of 1851 with regard to its financial provisions.

Nuisances Removal and Sanitary Acts. — In the meantime, the Nuisances Removal Act, 1855, had been passed, giving to the vestries and district boards power to take steps to abate overcrowding in houses occupied by more than one family. Fuller powers were given by the Sanitary Act, 1866, which enabled the Secretary of State, on the application of sanitary authorities, to declare the enactment in force in any district, and to authorize the making of regulations for dealing with houses let in lodgings, including the fixing of the number of persons occupying such houses, registration, inspection, cleansing, etc.

The Torrens Acts. — In 1866 Mr. W. T. M. Torrens, Mr. Locke and Mr. Kinnaird introduced a bill to provide better dwellings for artisans and laborers. On the suggestion of Mr. Gladstone, then Chancellor of the Exchequer, the bill was referred to a select committee, and the result of their inquiries led, in 1868, to the passing of the Artisans' and Laborers' Dwellings Act, the first of the series of acts known as Torrens' Acts. The act applied to individual houses, and fixed upon the owner the responsibility for maintaining his houses in proper condition. The vestries and district boards were made responsible for the administration of the act in London. Medical officers of health were required to report to the authorities by whom they were appointed whenever they found that any premises in their respective districts were unfit for habitation. The act prescribed the steps to be taken to obtain the execution of the necessary work by the owner of the premises, or, failing that, by the authority itself. In the event of neglect on the part of the authority, the Secretary of

State was empowered to intervene. Provision was also made for the entire demolition of insanitary property and the payment of compensation in connection therewith, but limited the expenses to be incurred under the act in any one year to the produce of a tax of 80 cents per \$100.

In 1879 the second act of the Torrens' series (the Artisans' and Laborers' Dwellings Act (1868) Amendment Act) was passed, with the express object of making provision for compensation and rebuilding under the principal act. An owner of condemned property could require the authority to purchase it, but the act stipulated that any property so acquired must be held in trust for the improvement of houses occupied by the laboring class in the district, and further empowered the Secretary of State to intervene in any case of neglect in this respect. The Metropolitan Board of Works was authorized to act in default of any vestry or district board neglecting its duty under the acts.

The Cross Acts. — Prior to the passing of the last mentioned act, the Artisans, and Laborers' Dwellings Improvement Act, 1875, was passed. This was the first of the series known as Cross' Acts, so called after Sir Richard Asheton Cross, who was principally instrumental in securing their adoption. The distinction between Torrens' Acts and Cross' Acts lay in the fact that the former had reference to separate houses, while the latter dealt with whole areas which were so insanitary as to be fit only for demolition and reconstruction. The authorities responsible for the working of the two series of acts differed, and in London the duties under the Cross' Acts were imposed upon the Metropolitan Board of Works and (for the city of London) the City Commissioners of Sewers. The initial procedure under the act lay with the medical officer of health of each district, who was required, whenever he saw cause, or upon the request of two justices of the peace acting within the area for which he was medical officer, or of twelve London ratepayers, to make official representation, stating the facts, with regard to any area in his district, and whether, in his opinion, such area was, or was not, an unhealthy area for the purposes of the act. Upon the receipt of this representation the Metropolitan Board of Works was required to consider the matter, and if satisfied that the area was unhealthy, and that an improvement scheme ought to be made, the Board had then to draw up a scheme for dealing with the area by the provision of accommodation in suitable dwellings for at least as many persons of the working classes as had been displaced, such dwellings, in the absence of special reasons to the contrary, to be situated in the limits of the area or in its vicinity. The act defined the steps to be taken in connection with an inquiry into the scheme by the Secretary of State, and for the issue by him of a provisional order, to be confirmed by act of Parliament. The Board was not entitled to undertake the actual work of rebuilding the houses without the express approval of the Secretary of State, and, in cases where this approval was given, the premises were to be disposed of within ten years of completion, unless the Secretary of State determined otherwise. The Board was, however, empowered to impose conditions and restrictions as to the elevations and other matters connected with the erection of the houses. Other sections of the act dealt with compensation payable in respect to the compulsory acquisition of property, and arbitration in cases in which no agreement as to the amount of compensation could be reached. A few years' experience of the working of the act showed that the mode of procedure was dilatory and costly to the ratepayers. The Board thereupon made representations to the government, and in 1879 an amending act (the

Artisans' and Laborers' Dwellings Improvement Act, 1879) was passed, which lessened, though it did not remove, the defects of which the Board complained. Section 4 of this act modified the previous requirement as to the housing of persons displaced, and gave the confirming authority permission at its discretion to allow of their being provided for elsewhere than within the area or the immediate vicinity thereof.

The conviction was, however, steadily growing that but little had been actually effected under the two series of acts, and in 1881 a select committee of the House of Commons was appointed to consider the matter. The select committee issued an *ad interim* report in the same year containing conclusions relating principally to the means which should be adopted for facilitating sales for the purposes of rehousing and for lessening the expense of carrying out schemes. It was suggested that the basement and ground floor of any building erected in connection with the rehousing scheme might be let as shops or workshops. It was also stated that, in considering the question of accommodation to be provided, the confirming authority would be justified in giving a liberal interpretation to the power authorizing the provision of dwellings elsewhere than within any particular area, or its immediate vicinity, and might take into account, as in part fulfillment of the obligation to provide equally convenient accommodation, any suitable facilities of transport to a reasonable distance at reasonable prices. A further suggestion was made to the effect that immediate attention should be given by the vestries and district boards to any insanitary area too small to be included in any scheme. The final report of the select committee was issued in the following year, 1882, and contained a recommendation that an amending bill should at once be introduced for the purpose of relaxing existing acts in respect of the number of persons to be accommodated. Further recommendations were made as to compensation and as to the necessity for amending Torrens' Acts.

Artisans' Dwellings Act. — As the result of these reports the Artisans' Dwellings Act, 1882, was passed. This act was divided into two parts, the first consolidating and amending Cross' Acts, and the second, Torrens' Acts. The Secretary of State was authorized to dispense with the provision of accommodation for not more than one-half of the persons of the working class displaced by any scheme under Cross' Acts. Any representation relating to not more than 10 houses was required to be dealt with under Torrens' Acts. The acquisition of buildings which obstructed ventilation or otherwise rendered other buildings unhealthy was authorized. A further provision empowered the Metropolitan Board of Works to act in default of any authority neglecting its duty under Torrens' Acts.

Before long it was felt that even further steps must be taken to mitigate the evils caused by overcrowding and insanitary dwellings. On March 4, 1884, a Royal Commission was appointed to inquire into the whole matter. The late Sir Charles Dilke was chairman, and among the commissioners were H. R. H. the Prince of Wales, afterwards King Edward VII., Cardinal Manning, the Marquis of Salisbury, Earl Carrington (now the Marquis of Lincolnshire), the Rt. Hon. G. J. Goschen, Sir Richard (afterwards Viscount) Cross, and Mr. W. T. M. Torrens. The commissioners went exhaustively into every aspect of the question, particularly into the terrible evils of overcrowding, and their first report dealing with London and the country at large was issued in 1885. The commissioners attached great blame for the condition of affairs to the authorities for their failure to take advantage of

the existing laws, and recommended more stringent action. They also made recommendations for the amendment of existing legislation, and considered the question of the provision of traveling facilities under the Cheap Trains Act of 1883. One of the suggestions closely affecting the Metropolitan Board of Works was to the effect that the sites of Millbank, Coldbath Fields, and Pentonville prisons should be utilized for the purpose of erecting dwellings. Part of the site of Millbank Prison has since been devoted to this purpose, but the site of Coldbath Fields Prison is now occupied by the post office, and the Pentonville Prison still stands.

Housing of the Working Classes Acts, 1885 and 1890. — The report of the Royal Commission was followed by the Housing of the Working Classes Act, 1885, amending previous acts dealing with this subject. Among other provisions it substituted the Metropolitan Board of Works for the vestries and district boards, as authorities under the Laboring Classes Lodging Houses Acts, and authorized the sale, at a fair market price, of any portions of the sites of the three prisons in the event of their removal.

When the London County Council came into existence in 1889 the question of housing the poor was at once taken up. It was apparent that the consolidation of the various acts was necessary, and the council attended by deputation before the Secretary of State to urge this. Shortly afterwards the government introduced and passed the Housing of the Working Classes Act, 1890. The act consists of seven parts, two of which (Parts V. and VI.) relate to the application of the Act of Scotland and Ireland, respectively. Parts I. and II. are consolidations, with amendments, of Cross' Acts and Torrens' Acts, respectively. Part III. consolidates and amends the Laboring Classes Lodging Houses Acts, and provides for the erection of dwellings other than under the provisions of other parts of the act. So far as London is concerned, the authorities responsible for putting into force are the council, the City Commissioners of Sewers (since 1897 the City of London Corporation), and the vestries and district boards (since 1900 the metropolitan borough councils). Part IV. contains supplemental and financial provisions. Part VII. relates to the repeal of preceding acts and contains temporary provisions. The act forms the basis of the council's powers in the matter of housing persons of the working classes.

Public Health (London) Act. — Many of the recommendations of the Royal Commission of 1884-85, not included in the Housing Act of 1890, were embodied in the Public Health (London) Act, 1891. This act imposes upon every sanitary authority in London the duty of causing inspection to be made of their districts, with a view to ascertain what nuisances, including overcrowding, exist. The authorities have also to abate such nuisances and to secure the proper sanitary conditions of all premises in their district. The council is authorized to act in default of a sanitary authority. The sanitary authorities have also to make and enforce by-laws for fixing the number of persons who may occupy a house, except a common lodging house, let in lodgings; and for the registration, inspection, draining, cleansing and ventilating of such a house.

Housing of the Working Classes Acts, 1894 and 1900. — Subsequently two further acts were passed, one (the Housing of the Working Classes Act, 1894) amending the financial provisions of Part II. of the Act of 1890, and the other (the Housing of the Working Classes Act, 1900) empowering authorities (other than rural district councils), under Part III. of the Act of 1890, to

acquire land for housing purposes outside the area over which they have jurisdiction, and permitting metropolitan borough councils, if they so desire, to become authorities under Part III. of the Principal Act.

In 1902 attention was drawn to the fact that several railway companies, by acquiring property without first obtaining parliamentary powers to enable them so to do, or by acquiring land through secret agents, had attempted to evade their responsibilities for providing accommodation for persons of the laboring class displaced in connection with the undertakings to which the bills relate, whether displaced under the powers given by the bills or otherwise. The select committee submitted two model clauses and three corresponding standing orders dealing with London and all places outside London, respectively, and suggested that, when finally settled, the clauses should be embodied in a public general act. They also stated that they had come to the conclusion that in London it was desirable that every case in which houses of the laboring class were to be taken should be called to the attention of the central authority (the Home Secretary), while outside London it was sufficient that the attention of the central authority (Local Government Board) should be called to cases in which 30 persons belonging to the laboring class were displaced. The committee laid particular stress on their recommendation that any new houses should be suitable for persons of the laboring class, and not too ambitious in character and design.

Housing of the Working Classes Act, 1903. — Following the select committee's report, the Housing of the Working Classes Act, 1903, was passed prohibiting any authority or persons acquiring dwellings in London or elsewhere occupied by 30 or more persons belonging to the working class from entering on any such dwellings until the Local Government Board has either approved a housing scheme or decided that a scheme is not necessary. Any scheme must afford accommodation for such number of persons, not exceeding the aggregate number of persons of the working class displaced, as the Board may require. In calculating the number of persons to be accommodated, the Board is required to take into consideration not only the number of persons occupying the workmen's dwellings which the promoters of any scheme have power to acquire, but also the number of persons of the working class who, in the opinion of the Board, have been displaced within the previous five years owing to the acquisition of land by the promoters. The Board may also require a certain standard of dwelling house to be erected, or fix conditions as to the mode in which the houses are to be erected, and may make it a condition that the new dwellings, or some part of them, shall be completed and fit for occupation before possession is taken of the dwellings acquired under the enabling act. Further provisions are included for the enforcement of schemes upon local authorities who have failed in their duty, and for the closing and demolition of houses not capable of being made fit for human occupation. There is also power to provide and maintain any building adapted for use as a shop, any recreation ground, or other buildings or land which, in the opinion of the Local Government Board, will be beneficial to the persons for whom the dwelling accommodation is provided.

Housing, Town Planning, etc., Act, 1909. — Notwithstanding this legislation, the housing problem continued to be frequently before Parliament by means of questions and private bills, which did not, however, become law. In 1907 the King's speech foreshadowed further legislation on the subject, but nothing was done during that year. In the following year, however, the Housing,

Town Planning, etc., bill was introduced, the aims of which were described by the President of the Local Government Board (the Rt. Hon. John Burns) as follows:—

The object of the bill is to provide a domestic condition for the people in which their physical health, their morals, their character and their whole social condition can be improved by what we hope to secure in this bill. The bill aims in broad outline at, and hopes to secure, the home healthy, the house beautiful, the town pleasant, the city dignified, and the suburb salubrious. It seeks, and hopes to secure, more homes, better houses, prettier streets, so that the character of a great people, in towns and cities and in villages, can be still further improved and strengthened by the conditions under which they live. . . . On its housing side, the bill seeks to abolish, reconstruct and prevent the slum. It asks — at least I do for it — the House of Commons to do something to efface the Ghettos of mean-ness and the Alsatias of squalor that can be found in many parts of the United Kingdom. It hopes to take effective steps to put down many of the unpleasant features of our purely industrial towns. It seeks to improve the health of the people by raising the character of the house and the home.

Mr. Burns stated that the British people were becoming more and more a town people, and pointed out that whereas sixty years ago 75 per cent. of the population lived in rural areas and 25 per cent. in urban areas, these proportions had now been reversed. The rush of population attracted by higher wages and urban prosperity had been so rapid that it had been impossible for either individuals or local authorities to anticipate the demand and wholly to meet it.

The bill passed as the Housing, Town Planning, etc., Act, 1909. The act comprises four parts. Part I. deals with the housing of the working classes, including facilities for the acquisition of land and other purposes of the housing acts; powers of enforcing the execution of the housing acts; amendment of procedure for closing orders and demolition orders; amendments with respect to improvement and reconstruction schemes; and financial and general amendments. Part II. is devoted to town planning. Part III. deals with the appointment of county medical officers, and county public health and housing committees, and the formation and extension of building societies. Part IV. contains supplemental provisions with regard to commons and open spaces, land in the neighborhood of royal palaces or parks, repeal of previous enactments, etc.

Synopsis of the Housing Acts.

The Principal Act, dealing with the housing of the working classes, is the Act of 1890, which is in full effect, except as amended by the Acts of 1900, 1903 and 1909 (Part I.). That act was passed to consolidate and amend the somewhat confused mass of legislation consisting of seventeen statutes, beginning in 1851, all passed with the object of providing and improving the dwellings of artisans and laboring classes. These statutes had failed to produce the results anticipated, and many of them had practically never been put into operation. Their number and complexity had helped to bring about this

failure. When the Act of 1890 came to be enforced, it became apparent that its provisions also required amendment. The act applied to the whole of the United Kingdom; but for some reason the amending acts were for the most part confined to the separate countries. The result has been that Ireland has now a distinct series of housing acts of its own. England and Scotland were rapidly reaching the same condition, but this was largely remedied by the Act of 1909, which applied the purely English acts to Scotland. Of the amending acts, that of 1909 is much the most important.

The powers given by the acts enable local authorities to deal with large unhealthy areas, or "slums," which can be made the subject of an improvement scheme; small unhealthy areas, which can be made the subject of a reconstruction scheme; houses unfit for human habitation, which can be made fit by closing, or if necessary demolished; obstructive buildings causing other houses to be unhealthful, which may be demolished; the erection or provision of dwelling houses and lodging houses for the working classes in districts where they are required.

Unhealthful Areas. — Part I. of the Principal Act deals exclusively with improvement schemes. It applies to cities, towns and urban districts, but not to rural districts. The provisions of Part I. are intended to be set in operation by the medical officer of health of the local authority, who may make a written representation to the local authority that an area in his district is in such an insanitary state that the most satisfactory way of dealing with the evils is an improvement scheme for the reconstruction or rearrangement of the streets and houses in the area, or of some of them. It is intended that the representation should primarily be made by the medical officer of health on his own initiative, and as a result of his own inspection, but two or more justices acting for the district, or twelve or more ratepayers, may take the matter up if the medical officer fails to do so. When a representation has been made the local authority must consider it, and if satisfied of the truth thereof and of the sufficiency of their resources, they must pass a resolution that the area is unhealthful, and that an improvement scheme ought to be made, and must forthwith proceed to have such a scheme prepared. The scheme may include the whole or part of the area and any neighboring lands necessary for making the scheme efficient. It may provide for widening existing approaches to the area, and for any other matter,

including the closing and diversion of highways necessary to make the scheme efficient. It must provide for proper sanitary arrangements, and in certain cases it must make some provision for rehousing of the working classes displaced by the scheme. The lands proposed to be taken compulsorily must be distinguished. On the completion of the scheme the fact of its completion must be advertised during three consecutive weeks in a local newspaper, and a place must be named therein where a copy of the scheme may be inspected. During the thirty days next following the date of the last publication of the advertisement, notices must be served on the owners, lessees and occupiers of the land proposed to be taken compulsorily, informing them of the fact. The next step is to petition the Local Government Board to order confirmation of the scheme. If that Board thinks it fit to proceed, it will direct a local inquiry to be held in or near the area for the purpose of ascertaining the adequacy of the scheme, and persons interested will be allowed full opportunity of being heard. The Board, if satisfied, may thereafter make an order sanctioning the scheme with or without modification, and authorizing it to be carried into execution. This order will not require any further confirmation by Parliament, but will become effective at once, except in a certain rare case, when it is proposed to take certain common land compulsorily. When the order has been made, the authority must take steps for purchasing the land and for carrying the scheme into execution. If the authority fails to do so, the Local Government Board may compel it to proceed. If it appear advisable, the Board may authorize a modification of the scheme in detail and the abandonment of part may be allowed.

Unhealthful Dwelling Houses. — Part II. of the Principal Act, which deals with small unhealthful areas and with houses unfit for habitation, was substantially amended by the Housing, Town Planning, etc., Act, 1909, which substitutes a new procedure in respect to closing and demolition orders, and also simplifies the procedure in respect to reconstruction schemes. This part applies to every district of the country, and the sanitary authorities for the various districts are the local authorities, who are primarily responsible for its administration. In towns these are the town councils; in urban and rural districts, the district councils; and in the metropolis, the borough councils. In the county of London and in rural districts the County Coun-

cil may exercise the power as to unhealthful dwellings and obstructive buildings on default of the sanitary authority.

Every local authority is required to cause to be made from time to time inspection of its district with a view to ascertaining whether any dwelling house is in a state so dangerous or injurious to health as to be unfit for human habitation. The Local Government Board has made regulations for the carrying out of these duties. If any dwelling house appears to be in such a state, an order must be made prohibiting the use of the house until it is made fit for habitation. This order is termed a closing order, and is subject to appeal. It is operative for three months, and if correction is not made the local authority may then pull down the building and sell the materials to pay expenses.

Section 38 of the Principal Act deals with the demolition of buildings which by reason of their proximity to other buildings render the latter unfit for habitation or injurious to health. Upon representation by the medical officer the local authorities must proceed to acquire the land and buildings; there is also a further provision in the nature of a betterment clause by which expenses may be apportioned among the surrounding houses to the extent to which they are benefited by the demolition of the obstructing buildings. If a local authority fails to give effect to any order respecting an obstructive building, the Local Government Board has power to require them so to do.

Two classes of reconstruction schemes are contemplated; the first, cases where an order for the demolition of a building has been made and it is desirable that the authorities should acquire the adjacent area, either to make a highway or open space, to devote it to the erecting of workmen's dwellings, or to exchange it for land more suitable for such dwellings; the second case is where an area is too small to be dealt with under Part I. as a general improvement scheme, but which, by reason of the bad arrangement of the streets and houses, requires to be reconstructed. If the local authority is satisfied that a scheme is necessary, it may pass a resolution to that effect, and direct a scheme to be prepared. The scheme may include neighboring lands and may make provisions for the same matters as may be done in an improvement scheme under Part I., and provision may be required to be made for dwellings for persons displaced in consequence of the scheme. After preparation, notices of the scheme may be served on owners, lessees and occupiers

in the same way as provided in Part I., but no advertisements appear to be required. After the notices the local authority petitions the Local Government Board for an order sanctioning the scheme. This is followed by a local inquiry, and the sanctioning or otherwise of the scheme by the Board, with or without conditions or modifications. After the order sanctioning the scheme is obtained, the local authority may purchase an area comprised in the scheme, and no further confirmation of the order is required. The procedure to take land is that of the Land Clauses Acts, which may be incorporated, and the amount of compensation is settled by an arbitrator according to the principles contained in section 41 of the Principal Act. The area is also to be deemed free from easements, unless otherwise provided in the order, and the owner thereof is entitled to compensation for injury. The amended provisions of Part I., as to carrying out the scheme and as to empowering the Local Government Board to modify the scheme, are effective.

There are special provisions in Part IV. as to whether a scheme in London should be carried out under Part I. or Part II. If the scheme relates to not more than 10 houses, it should be carried out under Part II. by the borough council (section 72 of the Principal Act). Other cases must be determined, to some extent, on the ground as to whether or not the scheme is for the benefit of London as a whole. In such case some, if not all, of the expense should be borne by the County Council, and there are provisions in section 73 of the Principal Act to determine disputes as to this matter, while in section 46 there are provisions enabling the County Council to contribute to schemes by borough councils, and *vice versa* (section 14 of the Acts of 1903).

In rural districts, as Part I. is not applicable, schemes can only be carried out under Part II.

In some urban districts the authority is the same for both Parts I. and II., and the expense in either case will be borne by the same rate.

Working Class Lodging Houses. — Part III. of the Principal Act is intended to facilitate the erection of workmen's houses in neighborhoods where they are required, and it may also be used as a means of providing accommodation for workmen displaced by schemes under Parts I. and II. The power given by it may also be used by local authorities to buy up insanitary property and erect proper workingmen's houses on the site.

The expression "lodging houses," used throughout this part, is misleading, as it refers to and includes separate houses containing one or several tenements, and also cottages; and again, the persons occupying the houses may be lodgers, or they may be tenants as distinct from lodgers (section 53). This part has been considerably amended by the Act of 1909. It had originally to be adopted, but it now takes effect without adoption in every district, urban or rural, or other place. The local authorities who are empowered and required to administer it are the sanitary authorities, and that is the town or district council, but in the County of London both the County Council and the borough councils, within their respective districts, may exercise its powers. In certain cases the County Council may be empowered to act in rural districts.

Local authorities, including those in London, are empowered to purchase land, either by agreement or compulsorily, for this part of the Principal Act (Part III). The land to be purchased, except in the case of rural districts, may be within or without the area of the authority, and with the consent of the Local Government Board the authority may acquire land not immediately required for the purposes of this part; but lands belonging to local authorities, or which form a part of any park, garden or pleasure ground, or which is acquired for the amenity of a dwelling house, cannot be acquired compulsorily for purposes of Part III. The local authority may also accept donations of land, and may appropriate to the purposes of this act other land vested in them.

On the land acquired or appropriated by it, the local authority may erect and maintain dwelling houses, cottages with gardens not exceeding an acre, and lodging houses; and, with the consent of the Local Government Board, it may, either alone or jointly with any other person, provide and maintain buildings for shops, recreation grounds and other lands or buildings which will serve a beneficial purpose in connection with the dwellings. It may also on such land lay out and construct public streets or roads, or contribute to the laying out and construction of streets and roads on the land by other persons. The authority may fit up and furnish the houses provided. The local authority is also given power, with the consent of the Local Government Board, or, if a rural council, with the consent of the County Council, to lease any land acquired by them under Part III. for the purpose and with the condition that the lessee

shall erect the houses and maintain them as such. Provisions must be inserted in the lease, binding the lessee to do so and not to alter the buildings. The local authority may also purchase or lease for the working classes houses already built or to be built. Trustees of lodging houses provided by public subscriptions may sell or lease them to the local authority or make over to them the management thereof. The authority may also, subject to certain consent, sell or exchange the land vested in it for the purposes of this Part III. If the land is sold, the money may either be applied to the purchase of more suitable land, or in payment of borrowed moneys.

The general management and control of the lodging houses established or acquired by a local authority under this part of the act is vested in the local authority, except in case the land is leased. For the purposes of such management, regulations and by-laws may be made. The latter will require confirmation and publication, and a copy or abstract must be put up and kept in every room in the lodging houses. The regulations require no such formality, and the charges for the tenancy or occupancy may be fixed by regulation. It is only compulsory under local authority to make by-laws for such lodging houses as are not used as separate dwellings. If after being established for several years the lodging houses turn out to be unnecessary or too expensive, the local authority after obtaining the necessary consent may sell them.

The Housing, Town Planning, etc., Act, 1909, contains various provisions for the execution of this part. Under section 10 the Local Government Board is empowered upon certain complaints to hold an inquiry and to order the local authority to remedy the default, or it may direct the County Council so to do, if that council is willing. By section 12 the County Council may also act in default of the rural district council, upon certain complaints being made to the County Council, and under section 13 the Local Government Board may confer upon the County Council as respects a rural district any powers of a local authority under this part of the Principal Act, when it appears expedient that the County Council should be the authority to exercise these powers.

Powers are also given under this part to enable and encourage the erection of lodging houses by public companies for their own workmen, or by societies or associations established for the purpose of improving the dwellings of the working classes.

Trading and manufacturing companies are given express powers to erect such houses, notwithstanding any act or charter to the contrary. The Public Works Loan Commissioners may advance money to them for that purpose, and also to associations formed for the purpose of providing dwelling houses for the working classes. County councils may also promote the formation and extension of co-operative societies for housing, and may, with the consent of the Local Government Board, lend or grant money to them. Houses established under this part must be open to inspection of the public authority at all times. Gas and water companies and corporations supplying gas and water are also given power to supply the same to lodging houses provided under this part of this act, either without charges or on such favorable terms as they may think fit.

There are various supplementary provisions both in the Principal Act and in the Act of 1909. Section 74 of the Principal Act, which has been amended by section 7 of the Act of 1909, enables tenants for life and bodies corporate to sell land for housing the working classes, even though they might get a larger price for it for some other purpose. Section 75 of the Principal Act provides that in letting for habitation by persons of the working classes a house or part of a house under certain rents, there shall be implied a condition that the house is at the commencement of the holding in all respects reasonably fit for habitation. This provision not only enables the tenant to rescind the tenancy in the event of the house not being so fit, but it enables him to recover damages for breach of the condition. By section 14 of the Act of 1909 the same provision is extended to houses let at a much higher rental, when the contract of letting is made after the passing of that act, but there is an exception of certain houses let on lease. Section 15 further provides that in regard to the like contracts of letting there shall be an implied undertaking that the house shall be kept during the holding by the landlord in all respects reasonably fit for human habitation. Section 43 prohibits the erection of back-to-back houses.

Town Planning. — Part II. of the Housing, Town Planning, etc., Act, 1909, deals with town planning, a subject distinct from that of housing. This form of legislation is somewhat new in England, and Parliament has not given local authorities a very free hand, but has required them to submit to a rather strict supervision by the Local Government Board. The Board, how-

ever, does not hamper but furthers the making of town-planning schemes. Officials have been expressly appointed for the purpose of assisting local authorities in every possible way in regard to the preparation and perfecting of plans. The act provides that its powers are to be brought into operation by means of regulations made by the Local Government Board. So much of these regulations as is required for the preparation and confirmation of a scheme was issued by the Board on May 3, 1910.

A town-planning scheme may be made as respects any land which is in the course of development, or which appears likely to be used for building purposes. This includes land likely to be used for the providing of open spaces, roads, streets, parks, pleasure or recreation grounds, or for the purpose of executing work upon any land incidental to the scheme. It does not enable a scheme to be made for the alteration or improvement of land already developed or built upon; but "land" is defined widely enough to include an area within a town which might be cleared for rebuilding. The objects to be secured by a scheme are expressed in somewhat vague terms. They are proper sanitary conditions, amenity and convenience in connection with the laying out of land and of neighboring lands. They give a wide latitude in the making of plans; but such plans can only be promoted by local authorities, and by a local authority is meant the council of a borough, or urban or rural district, and in London the County Council. In no case can an owner or owners promote a town-planning scheme, even for the better laying out of their own land. The most that is permitted to an owner is that he may prepare a scheme and then endeavor to induce the local authority to apply to the Local Government Board for permission to adopt it. An owner may, however, in preparing a scheme include the land of other owners, whether they concur or not. In the same way, a local authority may prepare or adopt a scheme which includes land outside the area of its district.

Every town-planning scheme is required to be submitted twice to the Local Government Board for approval, once in its initial stage and again when it is practically complete. The Local Government Board may authorize the local authority to prepare a scheme, or to adopt a scheme proposed by all or any of the owners of the land to be planned. Before an application can be made to the Local Government Board for the necessary

authorization, considerable progress must be made in the preparation of the schemes, and a certain amount of expenditure incurred. This is clearly contemplated by the regulations, as the Board requires information as to the general make-up and main outlines of the proposed scheme, and also an estimate, so far as practicable, of the cost. Some of the schemes are of the simplest description, while others deal with large tracts of land, belonging to a great many owners and involving many different interests. The regulations have been drawn so as to be of the widest application, but there is power enabling the Board to dispense with its requirements in suitable cases, so that in simpler schemes the procedure may be simplified.

A town-planning scheme may deal with streets, roads and other ways, including the stopping up and diversion of existing highways. It may regulate the size of buildings to be erected, and the open spaces to be provided. It may contain provisions as to sewerage and sewage disposal, lighting, water supply, the extinction and variation of easements. It may suspend, so far as necessary for carrying out the scheme, any statutory enactments, by-laws, regulations or other provisions in operation within the area of the scheme. It must define the area to which the scheme is to apply, and the authority or authorities who are to be responsible for seeing that the owners carry it out, and for executing any work to be done by a local authority.

The responsible authority is empowered to purchase by agreement any land comprised in the scheme. It does not seem that the scheme can authorize them to purchase any such land compulsorily, but necessary authorization may be obtained. Under many schemes it may be quite unnecessary for the local authority to purchase any land. There have, however, been cases in which the idea of town planning had been put into practice before the act was passed. Besides the well-known garden city of Letchworth there have been numerous attempts, all more or less successful, to lay out what are called garden suburbs. Many of these had been hampered by local by-laws, but in one case a local act was obtained, the Hampstead Garden Suburb Act, 1896 (6 Edw. 7, c. excii). The Liverpool corporation also, in a local act of 1909, obtained powers for the better laying out and development of estates within the city (9 Edw. 7, c. xxxix).

The Local Government Board has taken wide powers to compel local authorities to do their duties under this act. It may order them in appropriate cases either to prepare a scheme, to

adopt a scheme prepared by owners, or to consent to modifications or conditions imposed by the Board. After a scheme has been finally completed and confirmed the Board may compel the responsible authority to enforce it effectively. The regulations provide that the applications to the Board for authority to prepare and adopt a scheme must be made by a resolution of the local authority (Art. IV. (a)), and two months before this application is made notice of the intention to make the application is served on all owners, lessees and occupiers and local authorities whose land will be included in the scheme, and advertisements must be inserted in the local newspapers. When the application is made, notice of the fact must be advertised in the local newspapers, and usually a local inquiry is held. Afterwards the Board may give or refuse authority to adopt the scheme. The object of the act is to divide the payment of the compensation between the owners benefited and the local authority. Persons whose land is injuriously affected by the making of a scheme are entitled to compensation, and persons whose land is increased in value are to yield up half that increase. Disputes both as to injury and benefit are settled by an arbitrator appointed by the Local Government Board unless the parties agree on some other method of arbitration. Property is not to be deemed to be injuriously affected by reason of provisions in a town-planning scheme which prescribe the space about buildings, or limit the number of buildings to be erected, or prescribe the height or character of buildings. When a town-planning scheme has been approved it has the same effect as an Act of Parliament, but it can be varied and revoked by a subsequent scheme, prepared or adopted and approved in the same manner as the original scheme. Under ordinary circumstances no owner will be required to develop his land or to build upon it because such a scheme has been made, but when so developed he is bound to comply with the scheme. The authority may, however, execute any work which it is the duty of any person to execute under the scheme, in case delay would prejudice the efficient operation of the scheme, and may recover the expenses from the persons in default. Thus an owner may be compelled to develop his land before he wishes so to do.

On March 25, 1913, the Local Government Board issued a memorandum giving, in great detail, regulations with respect to the provision and arrangement of housing for the working classes

under the various housing acts, 1890 to 1909. The memorandum deals with standards of construction; classes of persons for whom accommodation is to be provided; types of houses most suitable; number and arrangement of buildings, whether detached, semi-detached, blocks or rows; interior arrangements and specifications; general conveniences; sanitary accommodations; height of rooms; staircases, cellars, materials. In connection with the memorandum, model plans are furnished which are intended to serve as a basis upon which dwellings may be designed to suit the particular circumstances for which they are required. Care to comply with the local by-laws and statutory provisions is enjoined, and emphasis is laid upon reasonable provisions to secure stability, protection from fire and conditions essential to health.

Poor Relief Acts. — As far back as the reign of George III. an act (Poor Relief Act, 1819), referring to a still earlier act of the reign of Elizabeth (Poor Relief Act, 1601), empowered church wardens and overseers to purchase or hire land up to 20 acres for the purpose of letting it out at reasonable rent in allotments to the poor and industrious inhabitants of the parish. In early times there was throughout England a considerable extent of waste and common lands upon which poor persons could pasture their cattle and collect firewood, and in these and other similar ways they were enabled to eke out a subsistence. At the end of the eighteenth and the beginning of the nineteenth centuries, however, it was thought advisable to bring more land into cultivation and promote the production of cereal crops, and a considerable number of inclosure acts were accordingly passed, and these tended to deprive the poor of many advantages they had hitherto possessed. By the Poor Relief Act, 1831 (1 and 2 Will. 4, c. 42), church wardens and overseers could, with the consent of the lord of the manor, enclose waste or common lands up to 50 acres for the purpose of allotments; and an act of the same year gave a similar power with regard to forest or waste lands belonging to the crown. In the following year more definite regulation was attempted by the Allotments Act, 1832 (2 and 3 Will. 4, c. 42), which empowered and required the trustees of any allotment preserved by an inclosure act, in conjunction with the church wardens and overseers, to let portions of such allotment, not exceeding 1 acre, on a yearly agreement, "to industrious cottagers of good character, being day-laborers or journeymen, legally settled in the parish and dwelling within or near

its bounds." Further administrative regulations were made in 1873, and an extension upon the same lines was attempted in 1882. It is believed, however, that these earlier acts were unavailing to effect their purpose, and remained inoperative even after the duties were taken over by the popularly elected parish council. The acts still remain upon the statute book.

The Allotments Acts. — By the Allotments Act, 1887 (50 and 51 Vict. c. 48), the sanitary authority, upon the written representation of six registered parliamentary electors or ratepayers, has the duty in certain given circumstances, of hiring or purchasing land for the purpose of allotments for the laboring population resident in their district or parish. If land was not obtainable by agreement, the sanitary authority could petition the "county authority," *i.e.*, the County Council, which body, by means of a provisional order and bill in Parliament, could obtain the land compulsorily. By the Allotments Act, 1890 (53 and 54 Vict. c. 65), if the sanitary authority failed in carrying out the duty imposed upon them by the Act of 1887, the persons who were entitled to make the original representation could petition the County Council direct, and, after inquiry, the County Council could transfer to themselves by resolution the powers and duties of the sanitary authority. Standing committees were to be formed on the part of the County Council, and to these committees the petitions were referred. Special accounts of these matters had to be kept, and expenses, though chargeable in the first instance on the county fund, had to be refunded by the sanitary authority. The earlier acts dealt only with "allotments," that is to say, land cultivated by the occupier as an adjunct to some other employment. The Small Holdings Act of 1892 proposed to create "small holdings," to occupy and support at least one man and his family, on a piece of land exceeding 1 acre in size and not exceeding 50; or if exceeding 50 acres, one that does not exceed an annual value of \$250 for the purpose of income tax. County councils are empowered to acquire suitable land "for persons who desire to buy land and will themselves cultivate the holdings." If the land, owing to its proximity to a town or for other special reason, had a prospective value which enhanced its purchase price, the council might hire the land on lease. There was power to let the land, but only in small holdings not exceeding 15 acres in extent, or if exceeding 15 acres, not exceeding \$75 in annual value. Considerable powers were given to county councils, such as the

making of roads, fences, executing of drainage or supply of water; regulations as to payment of purchase money and conditions; a restriction on a diversion of the land from agriculture; powers to levy a limited tax and to give loans to tenants who purchased small holdings from their landlords.

The Local Government Act, 1894 (56 and 57 Vict. c. 73), empowered a parish council through the County Council to purchase land compulsorily for small holdings.

The Small Holdings and Allotments Act, 1907 (7 Edw. 7, c. 54), as explained by the Rt. Hon. Mr. Lewis Harcourt when introducing the bill into the House of Commons, consisted mainly in "an extension, cheapening and acceleration of the machinery for providing small holdings and allotments in England and Wales." The departures in policy which it inaugurated were (1) appointment of Small Holdings Commissioners; (2) power, if a county council failed in the duties imposed upon it in the matter of small holdings and allotments, for the Board of Agriculture and Fisheries to undertake such duties in lieu of the defaulting council; (3) full powers of hiring or leasing in the case of small holdings; (4) a grant of money from the treasury. The Act of 1907 gave place to the Small Holdings and Allotments Act, 1908 (8 Edw. 7, c. 36), which consolidated and repealed the provisions of the Act of 1907, together with the existing parts of the four earlier acts. There is no express limitation as to the persons who may apply for a small holding. The applicant may be a man or woman, need not be of full age, nor necessarily a ratepayer or resident in the county, but the obligation is only to provide small holdings for persons who desire to buy or lease, and will themselves cultivate the holdings. In the case of allotments, however, the council can only let land in allotments to "persons belonging to the laboring population resident in the borough district or parish." A council has power to grant small holdings or allotments to co-operative societies and associations. In addition to the actual land acquired, the council can acquire rights of common pasture, grazing or other similar rights, and rights so acquired must be attached to the small holdings or allotments. There is power, also, for a borough, urban, district or parish council to provide land for common pasture. The terms of the purchase are a matter of bargain between the small holder and the council; but the purchase price has to be such as will guard the council against loss.

Most cottages in the agricultural districts of England and Wales have good gardens which are used for the growth of vegetables, etc.; in most parishes land is set apart for allotments by the local landowners or by the local authority, and such allotments of from 10 poles to 1 acre can be hired by the laboring population. No assistance is given by the government for the provision of seeds or tools. As regards instruction, most county councils have appointed agricultural instructors who give lectures, etc., on subjects connected with the cultivation of small holdings and allotments, and the Board distributes a large number of leaflets on such subjects.

Both county councils and parish councils have to keep separate accounts of receipts and expenditure, and cannot in their capacity as landlords place any profit they make towards the reduction of rates, or for any other purpose, without the consent of the Local Government Board. Such profit must inure to the benefit of the small holders and allotment holders as a class. Consequently, should a council through an excess of caution fix rents too high and thereby obtain a considerable profit, popular pressure will probably speedily be brought to bear to bring about a reduction of rent or other benefits for the persons interested. There is power for the council to adapt the small holding or allotment for occupation by dividing, fencing, draining or supplying water to the land, and erecting necessary buildings. But no dwelling house can be erected for occupation with any allotment of less than 1 acre. In the matter of non-payment of rent, and breach of the rules or conditions of letting, the rights of the council are similar to those of any other landlord.

The earlier acts proved ineffective in creating small holdings or allotments to any great extent, and this failure has, it is believed, been very largely due to faulty finance. Consequently, financial provisions formed a very important part of the Act of 1907, and these provisions are continued in the Small Holdings and Allotments Act, 1908. A peculiar provision has been inserted, by which, if a laborer, by the acquisition of land for a small holding, is thrown out of his regular employment, a county council may pay compensation to such laborer for the loss of his employment or expense in moving to another locality. This compensation is an expense which the Board may refund to the council. Further, a county council may promote and assist, by means of grants and advances, the formation and extension of societies

on a co-operative basis, having for their object the provision of profitable working of small holdings and allotments, whether in relation to the purchase of requisites, the sale of produce, credit banking, insurance or otherwise; and the Board of Agriculture and Fisheries can also make grants to such societies; and also if a small holder is proposing to purchase his holding direct from his landlord, he can obtain a loan from the county council up to four-fifths of the purchase price.

The Board of Agriculture and Fisheries has to make an annual report to Parliament of its proceedings and those of the commissioners, and such report will incorporate reports which must be sent in by every county, borough, district and parish council. Every county council must appoint a small holdings and allotments committee. If there is a genuine demand for small holdings and allotments a sympathetic administration of the Small Holdings and Allotments Act, 1908, should bring about immense rural changes.

The Agricultural Organization Society's 1912 report shows nearly 200 small holdings societies, and good progress made in promoting co-operative methods. The society receives a grant from the government in aid of its work, amounting for the year ending March 31, 1913, to \$45,000.

The Small Dwellings Acquisition Act, 1899, empowers local authorities to advance money for enabling persons to acquire the ownership of small houses in which they reside. A local authority for any area may advance money to a resident in any house within the area to enable him to acquire the ownership of that house; provided that any advance shall not exceed four-fifths of the market value nor \$1,155; or, in the case of a fee simple or leasehold of not less than ninety-nine years unexpired at the date of the purchase, \$1,440. Every such advance shall be repaid with interest within such period not exceeding thirty years from the date of the advance as may be agreed upon. The interest shall be at such rate as may be agreed upon, not exceeding \$2.40 above the rate at which the local authority can at the time borrow from the Public Works Loan Commissioners. The repayment may be either by equal installments of principal or by an annuity of principal and interest combined. Before making an advance under this act a local authority shall be satisfied that the applicant for the advance is resident or intends to reside in the house, and is not already the proprietor of a house. The house must be kept insured, in

good repair, must not be used for the sale of liquor, and right of entry is reserved. The proprietor may sell, with the permission of the local authority. An advance may be made to an applicant who intends to reside in a house, as if he were resident, if he undertakes to begin his residence therein within such period not exceeding six months from the date of the advance as the local authority may fix. The Public Works Loan Commissioners may lend money to a local authority for the purposes of this act.

Scotland.

SOURCES OF INFORMATION.

1. Memorandum of the Scottish Office on Housing of the Working Classes.
2. Memorandum on the Powers of the Congested Districts Board and the Board of Agriculture for Scotland.
3. Memorandum of the Local Government Board for Scotland relative to the Operation of the Housing, Town Planning, etc., Act, 1909, presented to Parliament February 24, 1913.
4. Reports of the Public Works Loan Board.
5. The Municipal Year Book for the United Kingdom, 1912, 1913.
6. Report of the Registrar of Friendly Societies, 1911.
7. Annual Reports of the Local Government Board, 1910, 1911, 1912.
8. Codification of the Housing Acts as relating to Scotland, published by the Local Government Board for Scotland, Edinburgh, 1910.
9. Housing and Town Planning Circulars of the Local Government Board for Scotland.

The most important statutes dealing with the problem of housing are the various Housing of the Working Classes Acts and the Housing and Town Planning Act of 1909. The authority for the administration of these acts is the Local Government Board for Scotland. In addition to the housing acts there were certain provisions in the Congested Districts (Scotland) Act of 1897 which touch on housing of crofters, cotters and fishermen. There are also provisions on the same subject in the Small Landholders' (Scotland) Act, which supersedes the Congested Districts Act. The provisions of the Public Works Loan Acts apply equally to Scotland. To March 31, 1912, the Public Works Loan Board had advanced to local authorities, under the Housing of the Working Classes Acts, the sum of \$1,490,140; under the Small Dwellings Acquisition Act, \$4,200, and under the Small Holdings Act, \$5,810.

The Congested Districts Board was established under the Congested Districts (Scotland) Act, 1897, "for the purpose of administering the sums available for the improvement of congested districts in the highlands and islands of Scotland." Among the duties imposed on the Board by the act were the provision of land for new holdings and for the enlargement of existing holdings of crofters and cotters in congested districts;

the aiding of migration from congested districts to other districts in Scotland, and the settlement of migrants under favorable circumstances; the formation of fishermen's holdings and the erection of fishermen's dwellings. In connection with the formation of holdings, the Board had power to erect buildings or make such adaptations of existing buildings as were required. Thus the Board might build houses for occupiers of agricultural holdings, or houses for fishermen who had no holdings. The Board made no gifts for house-building. All the assistance was in the form of loans. The loans to occupiers of agricultural holdings were not made in isolated cases, but were confined to landholders, crofters and cotters on estates purchased by the Board, or on estates where the Board had helped to provide new holdings or enlargements with the co-operation of the proprietor. The rate of interest charged for loans was invariably $2\frac{3}{4}$ per cent. (except in one or two very early schemes, where more favorable terms were given). The maximum period allowed by the treasury for repayment by annuity was fifty years, and loans were made to occupiers for periods varying from ten to fifty years. The annuity required to repay \$500 principal and interest, varies from \$55.50 in the former case to \$15.75 in the latter. The amounts granted varied from \$60 for small crofter houses in the island of Vatersay, in the Outer Hebrides, to \$1,500 in Strathnaver, Sutherland, where some of the houses are of a superior type. A small number of loans for the improvement of existing houses were granted on the same terms. The whole amount lent by the Board under such schemes during the fourteen years of its existence was \$105,095. Only one scheme was carried out by the Board for houses for fishermen who had no holdings. This was the provision of 29 houses for fishermen near Stornoway. Arrangements were made with the proprietor for 7 acres of land in lots of one-quarter acre each at \$5, which were sold to fishermen for the erection of houses. Instead, however, of lending money to each one to enable him to build his own house, the Board erected all the houses by contract. The houses were built of concrete blocks on the hollow wall principle, and cost \$520 each, where they were built in pairs, and \$550 each where they were built singly. The total cost of this scheme, including the necessary enclosures, roads, drains, water supply, sea wall, etc., was \$20,425, of which \$14,915 was included in the loans repayable by the fishermen for their houses. This experiment was pressed upon the Board

with much persistency from outside, but its success was not such as to warrant the undertaking of other schemes of the same kind. All the houses were, after some delay, taken up, but several of the occupiers fell into arrears of payment, and there was little evidence of a demand for further provision of dwellings of the kind supplied. Under the Small Landholders (Scotland) Act, 1911, the Congested Districts Board ceased to exist April 1, 1912, and its powers and duties were transferred to the Board of Agriculture for Scotland.

The Board of Agriculture for Scotland is empowered by the Small Landholders (Scotland) Act, 1911, in connection with schemes for the establishment of new agricultural holdings throughout Scotland, to make loans for the provision of dwelling houses and other buildings, but is expressly precluded from making gifts for this purpose. It is also empowered to make loans for the improvement or rebuilding of existing dwelling houses or other buildings on the holdings of those small holders who have provided their own buildings and other permanent improvements. Interest on loans is at the nominal rate of $3\frac{1}{8}$ per cent. Repayment is spread over fifty years at the rate of \$20 per annum for each \$500, the \$20 covering repayment of principal, interest and premium for fire insurance. The Board has been in office for too short a time to enable it to report significant results.

The acts regarding housing at present in force are six in number, viz., — the Housing of the Working Classes Acts of 1890, 1894, 1896 (applicable to Scotland only), 1900 and 1903, and the Housing, Town Planning, etc., Act, 1909.

Prior to the passing of the Housing, Town Planning, etc., Act, 1909, the Secretary for Scotland was the "central authority," but on the passing of the act on December 3, 1909, the administration of all the housing acts was transferred to the Local Government Board for Scotland. The statutory powers of the Scottish Local Government Board are similar to those of the English Local Government Board as regards housing of the working classes, improvement schemes, town planning, borrowing money and acquiring land for these purposes. Speaking generally, the Board is the *administrative* authority; the local authorities of burghs and rural or landward districts are the *executive* authority. As central authority, the Board controls and directs, while the initiative rests with the *local* authorities. The Local Government Board, therefore, does not purchase or

improve land, its function being to consent to the appropriation of the land by local authorities for housing purposes after due inquiry, and to approve the borrowing of money on the security of the local rates for such purposes. The redemption of money borrowed for the purposes of the housing acts may be spread over a period not exceeding eighty years, as the Board may determine in each case. The Board, however, allows the maximum period of repayment only in the case of land. For houses, sixty years may be regarded as the maximum period to which the Board will consent, and it is obvious that the character or standard of construction of the houses erected in certain localities for the working classes may be such as to make it inadvisable to sanction more than forty years. The Board gives freely to local authorities and others the advice and assistance of its technical staff.

Owing to the comparatively recent transference of the administration of the housing acts to this Board there has not been sufficient time for the action of the local authorities to have crystallized into completed schemes. However, for the provision of houses for the working classes, under Part III. of the Housing, Town Planning, etc., Act of 1909, schemes have been submitted for approval by the burghs of Dumfries, Greenock and Peebles; and schemes are under consideration by the local authorities of the burghs of Ayr, Cumnock, Dingwall, Dundee, Glasgow, Invergordon, Inverness, Kilsyth, Lanark, Lerwick, Peterhead, and the Middle Ward District of Lanarkshire. Under Part I. of the act, Stirling, Dumfries and Hamilton are preparing schemes; under Part II. Glasgow is considering a scheme. For these schemes it will be necessary for the local authorities to acquire land and to borrow for the construction or reconstruction of houses with the consent of the Board. However, these authorities have been slow to avail themselves of their powers under the act. Under Part III. of the Act of 1890, burghal local authorities had outstanding loans on workers' homes to the amount of \$346,325. Several local authorities have raised loans under local acts for the erection of houses for the working classes, which are not included in the above total. The Board gives considerable prominence to the housing question in its annual reports, and that for 1912 contains reference to a number of the schemes by local authorities and also to private housing schemes, which are an interesting feature of modern development in housing. The private schemes are, for the most part,

being promoted by companies for the better housing of their employees. To companies, societies and individuals the Public Works Loan Commissioners have, since 1890, advanced \$306,090. In 1911 there was a total of 135 building societies in Scotland with 29,650 members and \$9,200,000 outstanding on mortgages.

Town Planning. — There has been great activity in this development of housing legislation. The following table contains a list of town-planning schemes promoted by local authorities under Part II. of the Housing, Town Planning, etc., Act, 1909, and shows the number of local authorities taking action: —

TABLE 16. — *List of Town-planning Schemes.*

SCHEMES UNDER CONSIDERATION BY LOCAL AUTHORITIES.		SCHEMES SUBMITTED FOR BOARD'S AUTHORITY TO PREPARE.		SCHEMES AUTHORIZED BY BOARD FOR PREPARATION.	
Landward Local Authorities.	Burghal Local Authorities.	Landward Local Authorities.	Burghal Local Authorities.	Landward Local Authorities.	Burghal Local Authorities.
Middle Ward of Lanark.	Leven.	Suburban	Buckhaven	Suburban	Dunfermline
Lower Ward of Lanark.	Buckhaven.	District of	(No. 1 scheme).	District of	(Rosyth scheme).
Eastern District of Stirling.	Arbroath.	Midlothian		(Corstorphine scheme).	Inverkeithing.
	Edinburgh (4 schemes).	(Blackhall scheme).		Dunfermline	Dundee
	Glasgow.	Kirkcaldy		District of	(Dundee Law,
	Gourock.	District of		Fifeshire	Springhill and Mayfield schemes).
	Leith.	(Kennoway scheme).		(Crombie, North Queensferry and Limekilns schemes).	Edinburgh (Bellevue).
	Lossiemouth.				
	Bo'ness.				
	Motherwell.				
	Queensferry.				
	Rutherglen.				
	Wishaw.				
	Milngavie.				
	Kinross.				
	Clydebank.				

It will be seen that a large number of Scottish local authorities have already taken advantage of the provisions of the act, and the Board is aware that not only is the Housing, Town Planning, etc., Act, 1909, indirectly encouraging owners of land to proceed on town-planning lines, and thus improve the housing conditions under which the working classes live; but indirectly, also, the interest taken in town planning is reacting on the housing question, and encouraging local authorities to deal in a more vigorous fashion than hitherto with that problem. Prior to the date of the Housing, Town Planning, etc., Act, 1909,

under Part I. of the Housing of the Working Classes Act, 1890, Edinburgh, Aberdeen and Glasgow, and under the Artisans' and Laborers' Dwellings Improvement (Scotland) Act, 1875, Greenock and Leith have carried out extensive improvement schemes.

Dundee in 1912 made formal application for authority to prepare three schemes, embracing areas amounting to about 300 acres, and the local authority is promoting a provisional order dealing with part of a general improvement scheme for the widening of certain streets within the city.

On May 22, 1912, an order was issued authorizing the local authority of Dunfermline to prepare a town-planning scheme. This scheme is to extend the city southwards. The land, to the extent of some 5,206 acres, is at present almost entirely agricultural. In the Dunfermline scheme authority was granted to proceed to the extent of 4,970 acres. The local authority has included a total acreage of 471 acres.

The distress committee of Edinburgh has provided a farm colony at Murieston. The committee restricts its efforts to reclaiming land and immediately thereafter letting it to market-garden tenants. During 1912 the local authority was exceedingly active in promoting town-planning schemes. The first was for the Bellevue area, Leith Walk. The area consists of a total acreage of 36 acres wholly within the city. Edinburgh has four other schemes in preparation and is about to remove the Union Canal and its basins, besides making extensive widening of streets within the city. Slum areas have been bought for \$500,000, and new houses containing 761 rooms have been built and old dwellings containing 300 rooms have been reconstructed.

The Glasgow Improvements Act, 1866, created an improvement trust which has been administered by the city council. The scheme comprised the acquisition of 88 acres in the center of the city. Population of the area was about 51,000, densely crowded. Thirty new streets have been formed and 26 streets widened, occupying about 23 acres formerly covered. The Glasgow Improvement Act of 1897 authorized further improvements, including the purchase of 25 acres of land for workmen's dwellings. The purchase and improvement of land and buildings have involved an expenditure of \$10,000,000, and new buildings have cost over \$2,000,000. There are 588 one-room, 1,321 two-room and 257 three-room dwellings. The boundaries of Glasgow have been extended, and the corporation has decided

to deal with the insanitary and congested areas in six of the wards of the city by clearance of various back lands. A scheme for the erection at Riddrie and Kennyhill, on town-planning lines, of houses of the cottage type at a rental not exceeding \$90 annually is also in hand. Considerable progress has been made by the Glasgow Garden Suburb Tenants Company in connection with its schemes at Canniesburn. The society, which is established on the Co-Partnership Tenants System, has an option over 200 acres of richly wooded land. Sixty houses finished last year are all taken up, and further applications continue to be received. The ground is being leased at the rate of \$75 per acre per annum, and the society proposes to limit the number of houses to an average of about 10 to 12 to the acre.

The Greenock Corporation has completed one improvement scheme under the Artisans' and Dwellings Improvement Act, 1875, at a total cost of \$1,000,000, and on December 31, 1912, the committee on housing of the working classes was authorized to provide 45 dwellings. Both the medical officer of health and the sanitary inspector are of opinion that at least 200 houses should be erected, at rents from 60 to 85 cents per week. Among the private schemes, the Glasgow Garden Suburb Tenants, Ltd., have secured an option on about 30 acres of land at the east end of Greenock. The society has made a start with 8 cottages.

The burgh of Lerwick is promoting a scheme for the erection of 36 houses, of two, three and four rooms, at rents varying from \$40 to \$80 annually. The town council has arranged to acquire the ground.

During the year the local authority of the burgh of Stirling has engaged in preparing an important improvement and rehousing scheme for St. Mary's Wynd locality.

Private housing schemes are being carried out at Kirkconnel, Dumfriesshire, Valleyfield and Fife. Dumfriesshire is erecting a model village. The houses consist of two apartments, scullery, larder, water-closet, and coal-cellar on the ground floor, and three bedrooms and bathroom on the upper floor. Each house is to cost about \$1,000, and it is proposed to rent each at \$1.80 per week.

Ireland.

SOURCES OF INFORMATION.

1. Statement of Irish Office to American Ambassador at London.
2. Reports of Local Government Board for Ireland.
3. Reports of Board of Land Commissioners, of Congested Districts Boards, and of the Estates Commissioners.
4. A Key to the Laborers' (Ireland) Acts, 1883 to 1906. M. O'Sullivan, Assistant Secretary, Local Government Board of Ireland.
5. "Short Sketch of Irish Land Acts: Their History and Development," by the Rt. Hon. W. F. Bailey, C.B., Chairman of the Board of Estates Commissioners.
6. Various circulars, Memoranda and Instructions to Local Authorities by the Local Government Board.
7. Housing of the Working Classes Acts, 1890, 1893, 1894 (Ireland), 1896, 1898.
8. Report of the Deputation of the National Housing and Town Planning Council to inquire into the Working of the Irish Laborers' Acts, 1883-1911.
9. Cherry's "Irish Land Law and Land Purchase Acts," 1860-1901.
10. Maxwell, "Irish Land Acts, 1903-09."
11. W. Thompson, "Housing up to Date."
12. Municipal Year Book for the United Kingdom.

In 1844 a royal commission was appointed to effect a reform in the Irish land system, and numerous acts have since been passed, chief among which are the Fair Rents Act and the Land Purchase Acts. The Fair Rents Act, Gladstone's Act of 1881, was designed to give to the Irish tenant fixity of tenure at a fair rental, and a right to sell his interest in his holding, subject to the landlord's right of pre-emption. Under this act, as since amended, the rent is fixed by the Land Commission for a term of fifteen years, and, on the expiration of each term, a new rent may be fixed by the court for another term. Up to March 31, 1910, 448,481 applications and consents to fix fair rents for a first statutory term were disposed of, and 157,589 for a second statutory term.

The Land Purchase Acts provided for advances of public money to enable tenants to become proprietors of their holdings. The first of these acts was the Irish Church Act, 1869, which empowered the Church Temporalities Commissioners to sell to tenants church lands occupied by them at prices fixed by the commissioners. In 1870 Gladstone secured the passage of the Landlord and Tenant Act. This act provided that landlords and tenants of agricultural or pastoral holdings could arrange for the sale of their holdings through the Landed Estates Court, and that upwards of two-thirds of the price agreed upon could be advanced by the Board of Works, to be repaid in thirty-five years by an annuity, at the rate of 5 per cent. of the loan. Under the Gladstone Act of 1881 the Land Commission was empowered to make advances to tenants for the purchase of their

holdings, and it was enabled to purchase estates for resale to the tenants. The limit of the advance was extended from two-thirds of the purchase money (as in the Act of 1870) to three-fourths thereof.

The Purchase of Land Act, 1885 (Ashbourne Act), authorized an advance of \$24,330,000 to the Land Commission to purchase estates in the Landed Estates Court for the purpose of resale to the tenants. The Land Commission was empowered to advance the entire amount of the purchase money, subject to the retention of one-fifth by way of guarantee deposit for a period of about seventeen and one-half years, by which time an equivalent amount of the capital advanced would be repaid by a sinking fund. The advances made under this act were to be repaid by annual installments (which included interest and sinking fund) extending over a period of forty-nine years. In 1888 an additional sum of \$24,330,000 was advanced to the Land Commission for the purposes of land purchase. As the funds advanced to the Land Commissioners for purchase of land soon became exhausted a new system was introduced by the Purchase of Land Act, 1891 (Balfour Act), under which the landlord or seller was paid in a specially guaranteed Land Stock (exchangeable for consols at the option of the seller), equal in nominal amount to the purchase money. A further act of 1896 provided that the Land Commission might dispense with the whole or any part of the guaranteed deposit required under the Act of 1885, if the security for the repayment of the advance was considered to be sufficient without it.

The Irish Land Act, 1903 (Wyndham Act), created a new body known as the Estates Commissioners, included in the Land Commission, to administer land purchase in Ireland. Sales under previous purchase acts were carried out by holdings. A landlord might agree with one or more of his tenants to sell them their farms, and if the Land Commission, after examination, found that the particular holding was security for the advance asked for by the tenant to buy out the landlord, such advance was made irrespective of any other sales on the estate. The Act of 1903 introduced a system of sales by estates. A landlord, to obtain the benefit of the act, is obliged to sell his entire estate, or such portion of it as the Land Commission considered fit to be regarded as a separate estate for the purposes of the act.

The Evicted Tenants Act, 1907, authorized the Estates Com-

missioners to acquire untenanted land compulsorily for the purpose of providing holdings for tenants who had been, or whose predecessors had been, evicted from their holdings since 1878, and who had applied to the commissioners before May 1, 1907.

The Irish Land Act, 1909, made further provision for advances to enable tenants to purchase their holdings, and for an extension of the system, so as better to provide for needs of tenants in congested districts.

In addition to the Fair Rents and Land Purchase Acts above described, there are three other classes of acts which should be considered in this connection; these are the Housing Acts, the Laborers' Acts and the Congested Districts Acts.

Housing Acts. — The general government has not engaged directly, by appropriations, in the *purchase and improvement of land* to better the housing of the working people. Loans are advanced, however, by the Treasury Department on the recommendation of the central administrative authority (the Local Government Board for Ireland) in cases where the local authorities (city corporations, urban district councils, town commissioners) desire to borrow from the department rather than in the open market. The housing acts at present in force relating to housing schemes in Ireland are the Housing of the Working Classes Acts of 1890, 1893, 1894 (Ireland) 1896 and (Ireland) 1908. The general practice of the local authority is to take merely sufficient land on which to erect the houses proposed to be provided. Certain particulars, which were collected in pursuance of a return ordered by the House of Commons (Housing of the Working Classes Acts, May 14, 1906) show a total borrowing of \$3,949,370, by means of which about 4,600 houses were erected or to be erected by March 31, 1906. Since the return in question was prepared the Board has sanctioned further borrowing of \$3,292,765, and in all, provision has been made for the accommodation of about 7,300 families.

The central administrative authority is the Local Government Board for Ireland, to whom schemes are submitted. Land may be acquired either by agreement or compulsorily in accordance with the procedure laid down in "Instructions as to Provisional Orders under the Acts," which contains a memorandum relating to the dimensions of rooms. Existing houses may be acquired and adapted under the acts. There is no information available as to the wages of persons accommodated. In the cases of houses built since the passing of the Act of 1908,

the rents to be charged varied from 40 cents to \$2 a week, according to the extent of the accommodation provided, the average being 80 cents. The definition of "working classes" as contained in section 16 of the Act of 1908 includes mechanics, artisans, laborers and others working for wages, and persons employing themselves but not employing others, whose average income is 30 shillings per week or less. Sections 4 and 5 of the Act of 1908 provide for the formation of a housing fund, to be applied in aid of schemes initiated after the passing of the act. The fund yields an income of about \$32,500. The Act of 1908 raised the maximum period for loans for housing purposes from sixty to eighty years; the rate of interest (at present $3\frac{1}{2}$ per cent.) was modified, and unlimited borrowing power was conferred.

Section 53 of the Act of 1890 provides that the garden attached to working-class dwellings must not exceed half an acre.

The Commissioners of Public Works in Ireland are empowered to advance loans to private persons and to companies, societies and associations for the purpose of constructing or improving, or facilitating or encouraging the construction or improvement of dwelling houses for the working classes. The loans can be made for any period up to forty years, and bear interest at the rate of $3\frac{1}{2}$ per cent. when the period does not exceed thirty years, and $3\frac{3}{4}$ per cent. for any period between thirty and forty years. The advances cannot exceed a moiety of the security offered by the proposed houses and of any additional property available as security. Up to March 31, 1913, the amount advanced was \$1,256,810, and the number of houses erected, about 2,500. These advances were made in continuation of previous advances made under similar conditions under the Act 48 & 49 Vic. c. 72. Under that act \$777,230 was advanced and 2,173 houses constructed. The Board has no accurate information as to the number of these houses still in existence and still occupied, but it may be assumed that the large majority of them are at present in occupation. The Board inserts in the mortgage deeds drawn between it and the borrowers a provision that the rent charged shall not exceed certain figures varying with the class of house. In general, a rent of \$1.50 to \$1.75 a week is the maximum figure allowed. These acts apply to dwellings in towns, but the Board has also advanced considerable sums for the erection of farmhouses and laborers' cottages under the Land Improvement and Land Law Acts.

Laborers' Acts. — Cottages with plots of land attached can be provided for agricultural laborers by local authorities — rural district councils — under the Laborers' (Ireland) Acts. These acts consist of nine statutes passed in the years 1883, 1885, 1886, 1891, 1892, 1896, 1903 (Part IV. of the Irish Land Act, 1903), 1906 and 1911. The maximum quantity of land which can be allotted to a cottage is 1 statute acre, and cottages in villages or towns in rural districts may be provided without any garden allotments. Lands can be acquired either by lease for a term of years not exceeding ninety-nine, or by absolute purchase, compulsorily or by agreement. Lands are usually purchased compulsorily, in which case an arbitrator determines the compensation payable to the parties from whom the lands are taken. In the case of lands taken on lease the Irish Land Commission fixes the rent to be paid therefor by the rural district council. The average weekly rent of a cottage with half-acre plot is 20 cents, and of a cottage with an acre allotment, 27 cents, but the rents vary according to the circumstances of each rural district. These rents are not sufficient to discharge the annual liability in respect to the loans advanced for the cottages and plots, the deficit being made up partly by a government subsidy and partly by the ratepayers of each rural district. Though the rents may seem very low, it is to be borne in mind that the average wages of an agricultural laborer in Ireland is only about \$2.75 per week. The acts do not contemplate that the tenants should become owners of the cottages and plots; these are to remain the property of the local authority. The tenancies are either weekly or monthly, and may be terminated at any time by either party. The central administrative authority for the purpose of the acts is the Local Government Board for Ireland, on whose recommendation loans are made to rural district councils by the Irish Land Commission on the same terms as they advance loans under the Irish Land Purchase Acts, viz., — at the rate of $3\frac{1}{2}$ per cent. (covering principal and interest) for a period of sixty-eight and one-half years. It is, however, specially provided that 36 per cent. of this charge should be defrayed by government, thus making the net charge falling on the local authority only \$20 for every \$1,000 advanced, of which a portion is made up by the rents payable by the tenants, and the balance, as already stated, by means of rates levied in each rural district. Loans for the erection of laborers' cottages can also be obtained by owners of land

from the Commissioners of Public Works in Ireland under the Landed Property Improvement (Ireland) Acts, 10 & 11 Vic. c. 32, etc. The general period for repayment of such loans is twenty years by yearly rent charge of $6\frac{1}{2}$ per cent. It is understood that for a number of years past, owing to the operations under the Laborers' Acts, very little advantage has been taken of the Landed Property Improvement Acts so far as the provision of laborers' cottages is concerned.

The Census Commissioners of 1841 divided the dwellings into four classes. The fourth class comprised all mud cabins or houses built of other perishable material, having only one room and window; the third consisted of a better description of house, with two to four rooms and windows; the second were good farm or town houses having from five to nine rooms and windows; the first included all houses of a better description than the preceding. It appears from the census of 1881 (two years before the passing of the first laborers' act) that there were 90,292 houses of the fourth class and 443,247 of the third class in Ireland, whereas in 1911 the corresponding figures were 34,683 fourth class and 222,342 third class, making a total reduction in the two classes of 276,514 houses.

On March 31, 1883, the average number of persons daily receiving poor relief in or out of union workhouses was 117,854, whereas the number at the end of March, 1913, was 76,075. The Old-age Pensions Act of 1908 must, however, have contributed to this result. A statement from the Local Government Board for Ireland says that no specific data are available as to the effects of the acts on the health of rural laborers, but it is only reasonable to assume that the improved housing conditions must have had a beneficial effect not only on the health, but in raising the general standard of comfort and self-respect of the laboring class. The general death rate per 1,000 of the population in Ireland was 17.5 in 1881 and 16.6 in 1911. The death rate according to "occupations" cannot be given.

The object of the acts is to better the conditions of agricultural laborers in rural districts by providing them with suitable dwellings and garden allotments. The expression "agricultural laborer" for the purposes of the act is defined, by section 4 of the Act of 1886, to mean a man or woman who does agricultural work for hire at any season of the year on the land of some other person or persons, and it includes hand-loom weavers and fishermen doing agricultural work as aforesaid, and also

herdsmen. It is, however, provided by section 93 of the Irish Land Act, 1903, that the expression "agricultural laborer" in the laborers' acts shall also include any person (other than a domestic or menial servant) working for hire in a rural district whose average wages do not exceed 60 cents a day, and who is not in occupation of land exceeding one-quarter of an acre.

The expenses incurred by a rural district council for the purposes of the acts are chargeable on the entire rural district, in pursuance of section 57 (4) of the Local Government (Ireland) Act, 1898. Section 17 of the Act of 1883 fixed the maximum rate to be levied in any one year to meet expenses under the acts of \$50 in the \$1,000 upon the valuation of the rateable property in the rural district; but section 12 of the Act of 1906 provides that where, upon consideration of an application signed by a majority of all the members of the council of a rural district, the Local Government Board is satisfied that additional laborers' cottages are required in that district, and that such cottages cannot be provided unless the rating limit of \$50 in the \$1,000 is exceeded, the Board may authorize that limit to be exceeded to an extent not exceeding \$12 in the \$1,000.

The first step to be taken with a view of putting the acts into operation is the making of what is termed a "representation" to the district council. A representation may be made by any three persons, each one of whom is either a ratepayer or an agricultural laborer as defined by the acts. The Local Government Board has prescribed seven different forms of representation as follows: where it is considered that there is not a sufficient number of houses available for the accommodation of laborers; where laborers are living in houses alleged to be unfit for human habitation; where additional allotments of land are desired in connection with cottages already provided under the acts; where allotments of land are desired in connection with cottages not belonging to the district council; where it is suggested that existing houses should be acquired by the district council, and, if necessary, repaired or enlarged; where it is considered that tracts of land should be acquired for the purpose of being parcelled out into allotments to be let to laborers living in neighboring towns or villages; where the circumstances generally are considered to be such as to make it the duty of the district council to take proceedings under the acts. On receipt of a representation as defined by the acts, the dis-

district council, after public hearings, may make a "scheme" to comply with the demands in the representation. When an improvement scheme is decided to be necessary the district council appoints a committee to select the plots. Such committee may include persons other than members of the district council. In selecting sites care is taken to secure good land, easy access and drainage, good aspect towards south and east for cottages, a convenient supply of water, economy in fencing by use of good existing fences, minimum damage or inconvenience to occupier and owner.

Cottages must be built in accordance with the plans for the purpose issued by the Local Government Board, unless the Board consents to other plans being used. The Board instituted a competition for the best designs of cottages suitable for the requirements of laborers, the cost of each with simple outbuildings not to exceed \$650. Each cottage should consist of three bedrooms and a kitchen or living room. The clear height of rooms on the ground floor should be at least 8 feet, and of any room partly in the roof, at least 8 feet in half of its area and not less than 4 feet at the walls. The cubic contents of the kitchen or living room should not be less than 1,200 cubic feet, and one bedroom should have at least 900, and no bedroom less than 600, cubic feet. In judging the plans regard was paid, not only to the probable first cost, but also to the probable expenditure on future maintenance, and preference was given to designs requiring a minimum of skilled work in their execution. The Board has issued a set of eight plans, four of which have been prepared by the Board's engineering staff as the result of their experience in regard to cottages provided under former acts. It is not necessary that all the cottages included in a scheme relating to a particular district should be built in accordance with the same design, nor that each cottage should contain three bedrooms in addition to a living room.

The district council may provide for the acquisition of existing houses deemed suitable for the purposes of laborers' dwellings. Under section 16 of the Act of 1885 a district council is empowered to acquire by agreement a plot of land to be allotted to the occupant of any existing cottage, *i.e.*, a cottage not belonging to the council, and also tracts of land to be parcelled out in allotments not exceeding 1 statute acre each, to be let to agricultural laborers living in the neighboring village or town (other than an urban district), whose houses need not

necessarily be vested in the council. Compulsory powers may be conferred where the district council has made reasonable efforts to acquire lands by agreement and has failed. Additional allotments for cottages belonging to the district council may, however, be acquired compulsorily without the council having made any previous efforts to obtain the requisite lands by agreement.

On confirmation of an order authorizing an improvement scheme, the district council makes application to the Local Government Board for sanction to the loan estimated to be required for the purpose. If satisfied, that Board will sanction the loan, and recommend the Irish Land Commission to advance the money to the district council. The loan will be issued in such installments, as the Board may, from time to time, recommend the Land Commission to advance, the first installment amounting to the sum estimated to cover the price of the land and the preliminary expenses.

The district council lets the cottages to agricultural laborers for a term not longer than from month to month. The tenant is required to keep the windows of the cottage and the fences of the allotment in proper repair, and must not assign, sublet, subdivide or part with the possession of the tenement or any part thereof, or allow any part of such premises to be occupied by a lodger. Preference is given to agricultural laborers who signed on their own behalf the representation on which the "scheme" was founded, or on whose behalf that representation was made. The selection as tenants of the laborers whose houses were condemned for the purposes of the scheme is imperatively necessary. The acts do not specify the rents to be charged for the tenements; but section 29 (3) of the Act of 1906 requires that the rents shall be so fixed as to secure a reasonable return, having regard to the circumstances of the locality affected, on the expenditure incurred by the district council in providing the tenements. By "the circumstances of the locality affected" is meant the facilities which may be afforded to laborers for obtaining employment, the rate of wages or average earnings of the laborers, and the rents which might reasonably be obtained in the neighborhood for cottages with plots of land of equal extent let by persons other than the district council.

If at a local inquiry it is established to the satisfaction of an inspector of the Local Government Board that any house occu-

pied as a dwelling house by a laborer is unfit for human habitation, the inspector is required to report specially the facts of the case to the Local Government Board. This report is communicated to the district council, and when the latter is in a position to supply house accommodation for the persons occupying such dwelling house, it is required to serve a notice, in writing, requiring the owner of such house to cease to permit it to be used as a dwelling house. If such notice is not obeyed, the district council makes application to the Justices of Petty Sessions, who are empowered to order the house to be demolished, or to prohibit its being used as a dwelling house until it has been rendered fit for habitation. If an unfit house occupied by a laborer is situated on any land acquired by a district council, the council shall, after making provision under the act for his accommodation, pull down such house, or use it for some other purpose than a dwelling house.

In case it appears that a district council has neglected to make an adequate improvement scheme for the purpose of providing cottages or allotments for agricultural laborers in their district, or, having made such scheme, has failed to carry it out with reasonable expedition, the Board may appoint an officer to perform the duties of the council under the acts.

In the case of the sale of an estate, advances may be made by the Land Commission for the purchase by the district council of any part thereof, to be held in trust for the purposes of the laborers' acts. In the case of the sale of an estate, an advance may be made by the Land Commission for the purchase of part of the estate by an agricultural laborer who has, for a period of not less than five years immediately preceding the date of the advance, resided on the estate or in the neighborhood, unless he is already tenant of a cottage or allotment under the laborers' acts.

Where an order has been made by the Irish Land Commission directing accommodation to be provided for laborers, and such order has not been complied with within six months after the date of the order, the Local Government Board is required, upon complaint of six householders, to institute proceedings against the party in default. Any land acquired for the purposes of the laborers' acts that cannot with advantage be used for those purposes may be let for any purpose beneficial to the inhabitants of the district. This power does not enable district councils to acquire lands regardless of their extent.

The rates of interest charged on loans varies from time to time. From March, 1904, to the passing of the Act of 1906 (when they were higher than in any other period), they were for twenty years, $3\frac{1}{2}$ per cent.; 30 years, $3\frac{3}{4}$ per cent.; forty years, 4 per cent.; fifty years, $4\frac{1}{4}$ per cent. Rural district councils prefer to borrow money for the longest period allowed, as, although this means paying the highest rate of interest, it entails the lowest annual burden on the ratepayers. Taking the maximum period of fifty years, and assuming that a laborer's cottage with an allotment of land could be provided for \$850, the result would work out as follows: loan of \$850 at 4.8 per cent. (covering principal and interest), \$40.80; less rent at, say, 30 cents per week, \$15.60; deficit falling on ratepayers, \$25.20. To this loss must be added the cost of repairs of cottages, insurance and rent collection.

According to the return presented to Parliament there were 20,634 cottages built, and 887 in course of construction, on March 31, 1906.

TABLE 17. — *Cottages built and in Course of Construction.*

PROVINCE.	NUMBER OF LABORERS' COTTAGES.		Amount of Loans sanctioned.
	Built.	In Course of Construction.	
Ulster,	1,663	204	\$2,040,900
Munster,	10,617	235	7,907,655
Leinster,	8,018	384	6,755,810
Connaught,	336	64	372,030
Totals,	20,634	887	\$17,076,395

Although the annual valuation of the several rural districts in Ulster is about the same as that of Leinster, and one-seventh greater than that of Munster, there were four and a half times as many cottages provided in Leinster, and nearly six times as many in Munster, as there were in Ulster. The average cost per cottage in Munster was \$725, in Leinster \$800, in Ulster, \$1,090.

Section 5 (1) of the Purchase of Land (Ireland) Act, 1891, provided for the payment in every financial year of \$200,000 to a guarantee fund applied to the cost of providing cottages. The apportionment of the grant did not take into account the actual

expenditure in different counties in providing laborers' cottages, and certain counties where the laborers' acts had been put liberally into operation received very little, while counties where few cottages were built received in some instances sufficient to cover the entire cost. This unequal distribution of the grant continued down to the passing of the Act of 1906, by which it is provided that the money is divided among the several rural districts in Ireland, irrespective of counties, in proportion to the number of cottages provided before November 1, 1906. The main feature of the Act of 1906 is the great change which it makes as regards the rate of repayment for loans. The loans are now repayable by an annual payment, covering principal and interest of \$16.25 for every \$500 for a period of sixty-eight and one-half years. Prior to the passing of the act the lowest annual payment on a loan for fifty years — the longest period — was \$24, so that under the new terms the annual charge is reduced almost one-third. It is also provided by section 17 of the Act of 1906 that only 64 per cent. of this reduced charge will have to be borne by local rates, the remaining 36 per cent. being met by the government. Taking these payments into account, the annual charges on rates for \$500 will be reduced from \$24 to \$10, or a reduction of almost 57 per cent. The sum of \$1,175,000 is granted from various funds to be invested by the Local Government Board, and the proceeds of these investments, together with the annual \$200,000 grant, form the Laborers' Cottages fund, out of which 16 per cent. of the total amount of the annual payments on loans made by the Irish Land Commission for the provision of cottages and allotments shall be paid. The remaining 20 per cent. is charged upon and paid out of the Ireland Development Grant. Any sum so paid out of that grant is to be recouped thereto by vote of Parliament.

Assuming that the total cost of providing a cottage and allotment does not exceed \$850, the charge on local rates under the Act of 1906 would be as follows: —

Annual charge at 3.5 per cent.,	\$26 50
Less 36 per cent. paid by government,	7 20
	<hr/>
	\$19 30
Estimated rent,	17 00
	<hr/>
Balance falling on rates,	\$2 30

The cost of repairs, rent collection and insurance must be added. The Act of 1906 requires that rents shall be so fixed as to secure a reasonable return on the expenditure incurred, and 30 cents per week, as above estimated, does not seem to be a high average for a cottage and allotment involving a capital expenditure of \$850. The Act of 1906 authorizes the Land Commission to make advances up to \$21,250,000 for the purposes of the laborers' acts; and it was stated in Parliament that this sum ought to be sufficient to provide 25,000 cottages and plots, or, in other words, that the average cost of each cottage and plot would not exceed \$850.

A deputation from the English National Housing and Town Planning Council, which visited Ireland in 1912, to investigate the effects of the various Irish laborers' acts for the provision of cheap dwellings for the laboring classes, reported as follows: —

For the work of building cottages, the first act was passed in 1883, but little was done until 1891. Since that time both Unionist and Liberal Governments have taken part in the amendment and extension of these acts. Two hundred and eleven out of the 213 rural district councils in Ireland have built cottages; 20,634 cottages were built under the acts passed between 1883 and 1906. Since 1906, 18,607 cottages have been built, and in addition there were on March 31, 1912, 3,439 cottages in process of construction, making a total of 42,640 cottages. The amount sanctioned was, on March 31, 1912, \$39,531,365, this covering the cost of 39,241 cottages built and 3,439 under construction. The average cost for building construction, roads and land is a little less than \$925, inclusive; for building construction alone, \$640 to \$1,000 per cottage.

Since private enterprise was not building cottages for the poorest in Ireland before the laborers' acts were passed, it cannot be said that private enterprise has been stopped. All the building of cottages for poorly paid agricultural laborers is now being undertaken by district councils under the laborers' acts, but private enterprise in respect to houses for some other classes seems to be normal. There is general agreement that a marked improvement in all respects has been effected in the habits and the standards of life of the people, as compared with the conditions prevailing thirty years ago. In some districts great good has been done by county committees giving prizes for the best-kept and the best-cultivated gardens. In the Cork rural district interesting experiments are being carried out at the Tower Model Village (Blarney), built under the laborers' acts, and elsewhere, by which plots of land are being treated under the supervision of county council instructors. The majority of cottages are detached and are of the single-story or bungalow type. In these one-story cottages a large living room is provided, and part of this is often screened off by a wooden partition from 7 to 8 feet high, to enable it to serve as an additional bedroom. Two bedrooms, entered by doors out of the living room, are provided, so that the cottage may be regarded as one containing a living room and three bedrooms. The architecture is not unpleasing. Other cottages are two-story semi-detached cottages with

bedrooms upstairs. Land has been obtained, as a rule, about 25 per cent. above its agricultural value, and at prices ranging from \$125 to \$300 an acre, though in some cases, near towns, up to \$500 per acre has been paid. The rents in the various provinces of Ireland vary as follows: in Ulster, from 20 to 55 cents per week; in Munster, from 8 to 30 cents per week; in Leinster, from 10 to 70 cents per week; in Connaught, from 15 to 25 cents per week. Rates are additional and are paid by the tenants themselves. These rents include practically in all cases from half an acre of land to 1 acre with each cottage. Wages have everywhere increased, but in view of the many other economic forces operating, the deputation only say that the building of these cottages has had no adverse influence upon wages. In County Cork, where an exceptionally large number has been built, the rapid increase in the supply of cottages has been accompanied by a great increase of wages of from 30 to 50 per cent. during the past ten years, viz., from \$2.25 or \$2.50 per week up to \$3. In this case it is apparent that the demand for labor, together with the independence of the laborers and their consequent activity in demanding better wages, have been the main factors. The tenants of the new cottages are in a more independent position in negotiating terms of employment, and the fact that many of them have come from the "tied" cottage of the employer makes the reason for this quite clear. It is the unanimous opinion of all that the building of these cottages has been undoubtedly a success from the health point of view. It would not be wise to apply statistics at this early stage, but all available figures point to the better health the people enjoy. Especially noticeable is the increase in general vitality and the diminution of zymotic diseases in some districts. The provision of cottages has meant the better health of those living in them. In many cases these tenants came from insanitary mud cabins which are sometimes with even no chimney nor window. Equal good has been done in an indirect way by the repair and renovation of older cottages which still remain. The cottages have been built almost entirely to rehouse people living in insanitary dwellings which have been condemned by the authorities. The fact that new cottages could be built by the local authority has made it imperative that owners of existing property should put their old houses in order, if they were to escape condemnation. Landlords and farmers in many cases express approval on the ground of the good effect the cottages have on the health and morale of the people. It is thought by some that as a result of the building the outward tide of emigration is slackening. The Cork rural district, in which more cottages have been built than in other districts in the south, has in recent years suffered less from emigration than most other rural districts.

TABLE 18. — *Summary of Public Works Loans in Ireland to Local Authorities for the Provision of Homes for Workers, to March 31, 1912.*

Reclamation waste lands,	\$653,255
Laborers' dwellings in towns,	949,555
Housing of the working classes,	4,900,430
Artisans' dwellings,	405,000
Laborers' acts,	17,333,735
Acquisition of small dwellings,	355,500
Improvement of lands, draining, erection of farm buildings for farm laborers,	24,500,000
Advances to occupiers of land for improvement of their hold- ings,	7,543,000
Advances to tenants for purchase of farms,	2,590,000
	<hr/>
	\$59,230,475

These amounts do not include advances to the *Congested Districts Board*, or to the *Estates Commissioners*. The latter, originating in the Wyndham Act of 1902, deals with the purchase and division of estates by tenants. This commission now handles about \$40,000,000 a year, all used for the purchase and division of estates. These estates may be purchased at voluntary sale or by compulsion. Since its inception the Estates Commission had purchased and resold about 8,000,000 acres valued at \$450,000,000.

The *Congested Districts Board* has for its object the division and sale of estates in nine western counties, where the congestion of tenants was such that the cottager was unable to make a living on his very small parcel of ground. The Board has purchased land worth \$15,000,000, of which it has sold \$500,000 worth.

The procedure by both the Estates Commissioners and the Congested Districts Board is as follows: a large estate is put up for sale. If the price is satisfactory, it is purchased and the owner is paid in government land scrip, or stock bearing 3 per cent. interest. Estates sold under compulsion, the government must pay for in cash. Once purchased, the estate is divided into tracts of 25 to 30 acres. A house is constructed at a cost of about \$1,000, and the place is sold, preferably to a former tenant of the estate. Often an estate is purchased by the tenants thereon by mutual agreement with the landlord. The land is sold to the purchasing tenant at cost. The small holder pays at present 3 per cent. interest and one-half per

cent. amortization, or a total of $3\frac{1}{2}$ per cent., payable in semi-annual installments. This extinguishes the debt in sixty-two years. On property to the value of \$450,000,000 sold, failures to pay off installments promptly have been so few as to be negligible.

CONTINENTAL EUROPE.

Germany.

SOURCES OF INFORMATION.

1. Statement of the German Foreign Office, March 10, 1913.
2. Report of Royal Commission to investigate the Working of the Law providing State Aid for Government Employees (House Document 286, Prussian House of Delegates, April 18, 1912).
3. Proceedings of the Ninth International Housing Congress, Vienna, 1910.
4. Report of the Housing Committee of the City of Birmingham (July 3, 1906), containing the Report of the Visit of the Delegation to German Cities.
5. Jahrbuch der Wohnungsreform, 1910-11, Gottingen, 1912.
6. Statistisches Jahrbuch Deutscher Städte, Breslau, 1912.
7. Daily Consular and Trade Reports, October 7, 1911, March 1, 31, April 9, 16, 22, July 31 and September 9, 1913.
8. "Insurance and Home Building," by Lee K. Frankel, Survey, 1911.
9. Prussian Law of 1875, for controlling the Development of New Building Areas.
10. "City Planning in Germany," by Frederic C. Howe.
11. Town Planning Review, July, 1913.
12. Proceedings of the Tenth International Housing Congress, The Hague, 1913.
13. Jahrbuch der Bodenreform, Damaschke.
14. Bulletins of the International Labor Office.
15. Eberstadt, Handbuch des Wohnungsfrage.
16. Die Förderung des Arbeitswohnungswesens durch die Landesversicherungsanstalten, Fischer.
17. Die deutsche Gartenstadtbewegung, Berlin, 1911.
18. Bericht über Gartenstadt, Hellerau, 1911.

There is an annual increase of about 800,000 population in Germany, making a yearly necessity for 200,000 dwellings. This increase in population is accompanied by noticeable concentration in cities. The number of cities of over 100,000 inhabitants increased from 5 in 1851 to 48 in 1910. The reports of the housing offices, and of the inspection bureaus of the old age and invalidity insurance inspectors agree that in all parts of Germany the housing problem is a serious one, and that defective houses are prevalent. Noticeable improvement in removing slums has been made, but much remains to be done. "In Berlin," says Dr. Emerich, delegate from Strassburg to the Tenth International Housing Congress, The Hague, 1913, "in 1910 79 per cent. of the inhabitants lived in dwellings of less than two rooms. Rents have increased faster than wages in the majority of cities and towns; and this, too, with an increase in the cost of the bare necessities of life."

The birth rate per 1,000 population has proceeded in the last quarter of a century as follows: —

1876,	42.6	1907,	33.2
1881,	38.5	1908,	33.0
1891,	38.3	1909,	31.9
1901,	36.9	1910,	30.7

The decrease in the birth rate is accompanied, however, by a marked decrease in the death rate of the same period. The death rates per 1,000 (including still births) were as follows: —

1876,	29.3	1907,	19.0
1881,	26.9	1908,	19.0
1891,	24.7	1909,	18.1
1901,	21.8	1910,	17.1

Previous to 1901 the German imperial government did not engage directly in housing activity, although the budgets of different branches of the government had before that time allowed appropriations to provide homes for their employees, and Prussia, Bavaria and other German States had given active assistance to such work. In 1901 the imperial government established the so-called "Housing Fund," of the Office of the Interior, to empower the administration to aid in the construction of dwellings for State employees, particularly through co-operative building associations. This fund was later extended to encourage the construction of small dwellings by guaranteeing mortgages, and later (1909) legislation provided for the acquisition of land suitable for the construction of such dwellings. From 1901 until 1912 a total of \$11,000,000 had been appropriated for this purpose, of which about \$7,000,000 had been spent in acquiring land in places convenient for government employees, and the remainder in guaranteeing mortgages.

The provision for housing classes other than government employees is confined to municipalities; it is not made by States or the imperial government. The empire, however, has manifested its interest in the matter by investing, up to the end of the year 1912, a total of \$105,000,000 of the Old-age and Pension Insurance Fund in aiding to finance the construction of workmen's houses for persons other than government employees.

A resolution of the Reichstag of May 22, 1912, established a central housing office as a clearing house for the German city

housing offices, where regulations as to plans, cubic area, light, air, bedroom and rooms of employment are discussed.

German cities assist co-operative building financially in the following ways:—

1. By subscribing to the shares of co-operative associations.
2. By the municipality taking over the mortgages that the associations must give.
3. By selling building land from the community property at the lowest possible price.
4. By building streets, canals, etc., and tax exemptions. This sort of assistance has been very widespread, particularly on the part of cities in the provinces of Rhineland, Westphalia, Grand Duchy of Hesse and Bavaria.

TABLE 19. — *Showing Activity of German Cities in building Workmen's Homes directly, as well as Indirect Municipal Assistance.*

[Cities with less than 50,000 population (1905) are designated thus*.]

NAME OF CITIES.	CONSTRUCTION OF WORKMEN'S HOMES.		ENCOURAGEMENT TO WORKMEN'S DWELLING CONSTRUCTION BY —				
	For City Employees.	For Others of Small Means.	Lending Money on Mortgage.	Guaranteeing of Bond Issues and Investment in Securities of Building Associations.	Concession of Building Lands.	Exemption in Total or in Part from Betterment Assessments or Taxation.	Concession of Lands on Lease with Heritage Rights, or Re-purchase Right (Ulm).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRUSSIA.							
Königsberg,	Yes	-	-	-	-	-	-
Danzig,	Yes	-	-	-	-	-	-
Elbing,	-	-	-	-	-	-	-
Berlin,	Yes	-	Yes	-	-	-	-
Charlottenburg,	-	-	-	-	-	-	Yes
Schönberg,	-	-	-	-	-	-	-
Rixdorf (New Cologne),	-	-	-	-	-	-	-
Deutsch-Wilmersdorf,	Yes	-	-	-	-	-	-
Lichtenburg,	-	-	-	-	-	-	-
Spandau,	-	-	-	-	-	-	-
Potsdam,	¹	-	-	-	-	-	-
Brandenburg,	-	-	-	-	-	-	-
Frankfurt a. O.,	-	-	-	-	-	-	-
Stettin,	-	-	-	-	-	-	-
Posen,	-	-	Yes	Yes	-	Yes	Yes
Bromberg,	-	-	-	-	-	-	-
Breslau,	Yes	-	-	-	-	Yes	-

¹ For firemen.

TABLE 19. — *Showing Activity of German Cities in building Workmen's Homes directly, as well as Indirect Municipal Assistance — Continued.*

NAME OF CITIES.	CONSTRUCTION OF WORKMEN'S HOMES —		ENCOURAGEMENT TO WORKMEN'S DWELLING CONSTRUCTION BY —				
	For City Employees.	For Others of Small Means.	Lending Money on Mort- gage.	Guaranteeing of Bond Issues and Investment in Securities of Building Associations.	Concession of Building Lands.	Exemption in Total or in Part from Betterment Assessments or Taxa- tion.	Concession of Lands on Lease with Heritage Rights or Re-purchase Right (Ulm).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRUSSIA — Con.							
Görlitz,	-	-	-	-	-	-	-
Königshütte,	- ¹	-	-	-	-	-	-
Gleiwitz,	-	Yes	-	-	-	-	-
Beuthen,	-	-	-	-	-	-	-
Liegnitz,	Yes	-	-	-	-	-	-
Magdeburg,	Yes	-	Yes	-	-	-	-
Halle,	-	-	-	-	-	-	Yes
Erfurt,	-	-	Yes	-	Yes	Yes	-
Altona,	Yes	-	-	-	-	-	-
Kiel,	Yes	-	Yes	-	Yes	Yes	-
Flensburg,	-	Yes	Yes	-	-	Yes	-
Hanover,	Yes	-	-	-	Yes	Yes	-
Osnabrück,	-	-	-	-	-	-	-
Linden,	-	-	-	-	-	-	-
Harburg,	-	-	-	-	-	-	-
*Lüneburg,	Yes	-	Yes	-	Yes	Yes	-
Dortmund,	Yes	-	Yes	-	-	-	-
Gelsenkirchen,	-	-	-	-	-	-	-
Bochum,	-	-	-	-	-	-	-
Münster,	-	-	-	-	-	-	-
Hagen,	-	-	-	Yes	-	-	-
Bielefeld,	-	-	-	-	-	-	-
Frankfort a. M.,	Yes	-	Yes	-	-	Yes	Yes
Cassel,	-	Yes	-	-	-	-	-
Wiesbaden,	Yes	-	-	-	-	-	-
Düsseldorf,	Yes	Yes	Yes	Yes	Yes	Yes	-
Essen,	Yes	Yes	-	Yes	-	-	Yes
Duisberg,	Yes	-	Yes	Yes	Yes	Yes	Yes
Elberfeld,	-	-	-	Yes	-	-	Yes
Barmen,	-	Yes	-	Yes	-	-	-
Crefeld,	-	-	Yes	Yes	-	-	-
Mülheim a. d. Ruhr,	-	Yes	Yes	Yes	-	Yes	-
Remscheid,	-	Yes	-	Yes	-	-	-
Munich-Gladbach,	Yes	-	Yes	Yes	Yes	Yes	-
Oberhausen,	Yes	-	-	Yes	-	-	-
Solingen,	-	-	-	-	-	-	-
*Rheydt,	Yes	-	Yes	Yes	-	Yes	-
*Neuss,	-	-	Yes	Yes	-	-	-
Cologne,	Yes	Yes	-	Yes	Yes	Yes	-

¹ For firemen.

TABLE 19. — *Showing Activity of German Cities in building Workmen's Homes directly, as well as Indirect Municipal Assistance — Continued.*

NAME OF CITIES.	CONSTRUCTION OF WORKMEN'S HOMES —		ENCOURAGEMENT TO WORKMEN'S DWELLING CONSTRUCTION BY —				
	For City Employees.	For Others of Means.	Lending Money on Mortgage.	Guaranteeing of Bond Issues and Investment in Securities of Building Associations.	Concession of Building Lands.	Exemption in Total or in Part from Betterment Assessments or Taxation.	Concession of Lands on Lease with Heritage Rights, or Re-purchase Right (Ulm).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRUSSIA — Con.							
Bonn,	-	Yes	Yes	Yes	Yes	Yes	-
Mülheim a. Rhein,	-	-	-	-	-	Yes	-
Aachen,	Yes	-	-	-	-	Yes	Yes
Coblenz,	-	-	-	-	-	-	-
*Saarbrücken,	Yes	-	-	-	-	-	-
BAYARIA.							
Munich,	Yes	-	Yes	Yes	-	-	-
Nürnberg,	Yes	-	-	-	-	Yes	-
Augsburg,	Yes	-	Yes	-	Yes	-	-
Würzburg,	-	-	-	-	-	Yes	-
Ludwigshafen,	-	-	-	Yes	-	-	-
Furth,	-	-	Yes	-	Yes	Yes	-
Kaiserslautern,	-	-	-	-	-	-	-
Regensburg,	-	-	Yes	-	-	Yes	-
SAXONY.							
Dresden,	Yes	-	-	-	Yes	-	-
Leipsic,	-	-	-	-	-	-	Yes
Chemnitz,	-	Yes	-	-	-	-	-
Plauen,	Yes	-	Yes	Yes	Yes	-	-
Zwickau,	-	-	-	-	-	-	-
*Zittau,	-	-	-	-	-	-	-
*Meissen,	-	-	-	-	-	-	-
*Bautzen,	-	-	-	-	-	-	-
*Reichenbach,	-	-	-	-	-	-	-
*Crimmitschau,	-	-	-	-	-	-	-
WÜRTTEMBERG.							
Stuttgart,	Yes	-	Yes	-	-	Yes	-
Ulm,	Yes	Yes	Yes	-	Yes	Yes	Yes
*Heilbronn,	Yes	-	Yes	-	Yes	-	-
*Esslingen,	-	-	-	-	-	-	-
Ludwigsburg,	-	-	Yes	-	Yes	-	-
BADEN.							
Karlsruhe,	Yes	-	-	-	-	-	-
Mannheim,	-	Yes	Yes	Yes	-	Yes	Yes
Freiburg i. Br.,	Yes	Yes	Yes	-	Yes	Yes	-

TABLE 19. — *Showing Activity of German Cities in building Workmen's Homes directly, as well as Indirect Municipal Assistance — Concluded.*

NAME OF CITIES.	CONSTRUCTION OF WORKMEN'S HOMES —		ENCOURAGEMENT TO WORKMEN'S DWELLING CONSTRUCTION BY —				
	For City Employees.	For Others of Small Means.	Lending Money on Mortgage.	Guaranteeing of Bond Issues and Investment in Securities of Building Associations.	Concession of Building Lands.	Exemption in Total or in Part from Betterment Assessments or Taxation.	Concession of Lands on Lease with Heritage Rights, or Re-purchase Right (Ulm).
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
BADEN — CON.							
Pforzheim,	Yes	-	-	-	-	-	-
*Heidelberg,	Yes	-	-	-	-	Yes	-
Constance,	Yes	-	Yes	-	Yes	Yes	-
HESSE.							
Darmstadt,	Yes	-	-	-	-	-	-
Mainz,	-	-	-	-	-	-	-
Offenbach a. M.,	-	-	-	-	-	-	-
*Worms,	Yes	-	-	-	-	-	-
*Giessen,	-	-	-	-	Yes	-	Yes
MECKLENBURG-SCHWERIN.							
Rostock,	-	-	-	-	-	-	-
GRAND DUCHY OF SAXONY.							
*Jena,	-	-	Yes	-	Yes	Yes	-
BRAUNSCHWEIG.							
Braunschweig,	Yes	-	Yes	-	-	-	-
ANHALT.							
Dessau,	-	-	-	-	-	-	-
FREE CITIES.							
Lübeck,	-	-	Yes	-	-	-	-
Bremen,	-	-	-	-	-	-	-
Hamburg,	-	-	Yes	-	-	Yes	-
ALSACE-LORRAINE.							
Strassburg,	-	Yes	Yes	Yes	Yes	Yes	-
Mülhausen i. S.,	-	Yes	-	-	-	-	-
Metz,	Yes	Yes	-	-	-	-	-
*Colmar,	-	Yes	-	-	Yes	-	-

LAND POLICY OF THE GERMAN CITIES.

German cities engage in the acquisition of municipal land more as a matter of social welfare than as a financial proposition. A number of German cities, for example, Cassel, Hagen, Mülheim a. Rh., Gelsenkirchen, Aachen, Elbing, Schönberg, Deutsch-Wilmersdorf, Halle, Königsberg, Osnabrück, Hanau, Emden, Fulda, Weilburg, Danzig, Bensheim, Reichelsheim, Bielefeld, Buer, Witten, Siegen, Muiden, Osterfeld, Haspe, Schuelm, Soest, Gronau, Beckum, and Lünen, have established so-called real estate funds. Cassel has a land fund of \$250,000 (1909). Wiesbaden in 1907 established a fund of \$750,000, and holds 450 acres. Hagen has since 1909 a fund of \$400,000. Lubeck increased its holdings since 1898, 300 per cent., to 1,500 acres. Mülheim has a land fund of over \$150,000. Gelsenkirchen on the 1st of April, 1909, had a land fund of over \$750,000. Stettin's land was valued in 1909 at nearly \$2,000,000. Barmen's land fund on the 1st of April, 1909, amounted to \$1,300,000. Elbing appropriated, 1909, \$75,000. Schönberg's land fund on March 31, 1909, amounted to \$1,950,000. Charlottenburg, land fund, \$4,090,000. Kiel, land fund, \$1,750,000, acquired 915 acres since 1891. Crefeld spent more than \$1,000,000 since 1895. Chemnitz acquired 80 acres since 1908. Wermelskirchen, 1,150 acres in the last thirty years. Erfurt has made a profit of \$1,630,000 from its land policy. Freiburg i. Br., has acquired 2,330 acres of land worth about \$16,000,000.

The following cities have land funds in cash, securities, etc., and unbuilt land: —

TABLE 20. — *Land Funds of Thirteen Cities (July 1, 1909).*

NAME OF CITY.	INVESTMENT OF LAND FUND —		Total.
	In Land.	In Cash and Negotiable Security, etc.	
Cologne,	\$5,477,000	\$241,000	\$5,718,000
Düsseldorf,	4,399,000	1,254,000	5,653,000
Essen,	2,811,000	183,000	2,994,000
Hamburg,	—	1,222,000	1,222,000
Posen,	3,236,000	141,000	3,377,000
Darmstadt,	1,061,000	—	1,061,000
Giessen,	792,000	—	792,000
Heppenheim,	56,000	3,000	59,000
Mainz,	1,653,000	75,000	1,728,000
Worms,	299,000	3,000	302,000
Frankfort a. M.,	26,587,000	1,504,000	28,091,000
Dresden,	—	195,000	195,000
Munich,	14,222,000	205,000	14,427,000

Among German cities that increase their land possessions are Potsdam, Dortmund, Münster i. W., Bochum, Offenbach, Friedberg, i. H., Metz, Königsberg, i. P., Tilsit, Gorlitz, Sorau, Biebrich, Hanau, Iserlohn, Wanne, Gladbach and Ulm.

The formerly free city of Ulm in 1571 bought tracts of land for 65,500 goulden, and sold part of it in 1773 for 432,500 goulden. Its ancient policy has been continued, and now it owns 80 per cent. of the territory within its jurisdiction. In the last sixteen years it has made a profit of \$2,000,000 from the sale of land.

A rather comprehensive view of the amount of municipally owned land by cities over 50,000, is presented in the following table. The exclusion of land reserved for streets, reservoirs, fortifications and roads materially reduces, in a few cases, the figures as compared with those quoted above.

TABLE 21. — *Showing Number of Acres of Municipally owned Land (not including Street Areas), 77 Cities Over 50,000.*¹

[Where the asterisk is given, the acreage of the city is for 1909, where it is not, for 1910. Compiled from Statistisches Jahrbuch der Deutscher Städte, Breslau, 1912.]

NAME OF CITY.	MUNICIPALLY OWNED LAND —		Total.	Increase over Preceding Year.
	Within the City Limits.	Outside the City Limits.		
<i>Over 200,000 Population.²</i>				
*Berlin,	1,555	44,882	46,437	1,610
Breslau,	2,598	14,272	16,870	88
Charlottenburg,	580	2,417	2,997	30
*Chemnitz,	2,308	785	3,093	588
Cologne a. Rh.,	4,038	710	4,048	600
*Dresden,	958	725	1,683	30
Düsseldorf,	3,994	—	3,994	1,440
Essen a. Rh.,	1,556	186	1,742	210
Frankfurt a. M.,	11,940	2,330	14,270	866
Hanover,	5,275	1,192	6,467	92
Königsburg i. Pr.,	1,387	1,775	3,162	327
*Leipsic,	4,801	6,908	11,709	90 ³
Magdeburg,	4,452	3,097	7,549	175
*Munich,	5,514	6,877	12,391	502
*Nürnberg,	1,893	438	2,331	43
Stettin,	9,058	7,250	16,308	2,400
Stuttgart,	3,765	231	3,996	328
<i>100,000 to 200,000 Population.²</i>				
Aachen,	3,573	239	3,812	13
Altona,	693	163	856	5 ³
Barmen,	919	506	1,425	95 ³
Bochum,	465	158	623	0.35 ³
Braunschweig,	365	1,225	1,590	1.6
*Cassel,	1,049	255	1,304	21
Crefeld,	1,468	815	2,283	25
Danzig,	821	6,860	7,681	5
Dortmund,	985	5,563	6,548	54
Duisburg,	1,757	1,102	2,859	—
Elberfeld,	772	342	1,114	11
Gelsenkirchen,	655	29	684	38
*Halle a. S.,	2,107	1,080	3,187	40 ³
*Karlsruhe i. B.,	1,805	187	1,992	92
Kiel,	2,017	652	2,669	115
*Mannheim,	5,875	119	5,994	—
*Plauen i. V.,	1,812	2,763	4,575	25
Posen,	767	142	909	95
Rixdorf,	114	2,614	2,728	42
Schönberg,	214	1,909	2,123	35
Strassburg i. E.,	6,527	4,977	11,504	105 ³
Wiesbaden,	2,922	922	3,844	—

¹ Not including areas reserved for roads, streets, railroads, reservoirs and fortifications.

² Census of 1905.

³ Decrease.

TABLE 21. — *Showing Number of Acres of Municipally owned Land (not including Street Areas), 77 Cities Over 50,000 — Concluded.*

NAME OF CITY.	MUNICIPALLY OWNED LAND —		Total.	Increase over Preceding Year.
	Within the City Limits.	Outside the City Limits.		
<i>50,000 to 100,000 Population.¹</i>				
*Augsburg,	2,553	802	3,355	63
Beuthen, o. S.,	1,640	18	1,658	252
Bielefeld,	852	1,192	2,044	88
*Bonn,	661	42	703	33 ²
Brandenburg o. H.,	8,747	7,230	15,977	3,248
Bromberg,	283	192	475	25
Coblenz,	4,237	5	4,242	42
Darmstadt,	4,392	457	4,849	13 ²
Dessau,	1,087	174	1,261	119
Deutsch-Wilmersdorf,	117	—	117	—
Elbing,	199	1,802	2,001	19
Erfurt,	910	510	1,420	102
Flensburg,	1,245	205	1,450	236
Frankfurt a. O.,	3,100	9,625	12,725	200
Freiburg i. Br.,	9,930	2,272	12,202	897
*Furth,	3,720	8,850	12,570	—
Görlitz,	762	77,877	78,639	790
Hagen i. W.,	668	692	1,360	105
Harburg,	327	52	379	60
*Kaiserslautern,	5,780	7	5,787	2
Königshütte,	60	—	60	—
Lichtenberg,	113	65	178	15
Liegnitz,	987	4,870	5,857	202
Linden i. H.,	152	25	177	—
*Ludwigshafen,	567	235	802	180
Mainz,	480	60	540	—
Metz,	152	244	396	137 ²
Mülhausen i. e.,	372	440	812	14
Mülheim a. Rh.,	132	32	164	—
Mülheim a. d. R.,	715	125	840	38
M-Gladbach,	347	295	642	35
Oberhausen,	192	79	271	3
Offenbach,	2,227	—	2,227	15
Potsdam,	225	40	265	7
Remscheid,	240	670	910	62 ²
*Rostock,	640	44,660	45,300	16,670
Spandau,	4,337	—	4,337	29 ²
*Zwickau,	955	777	1,732	40

¹ Census of 1905.² Decrease.

Numerous cities have undertaken to furnish capital for building dwellings, in particular, by making easy the getting of *second mortgages*. The administration, through its control of mortgages, regulates the inner and outer construction of the dwellings. The following table from the *Jahrbuch der Wohnungsreform*, 1911, shows a list of cities which maintain municipal mortgage banks for the purpose of financing first and second mortgages for workmen's dwellings:—

TABLE 22. — *Municipal Mortgage Banks.*

NAME OF CITY.	LOANS UP TO SPECIFIED PERCENTAGE OF VALUE.		Rate of Interest on Second Mortgages.	Amortization Charge.	Remarks.
	First Mortgage.	Second Mortgage.			
Aachen,	-	70	1 per cent. over the prevailing savings bank interest rate.	1	\$12,500 has been appropriated and \$500,000 has been borrowed for second mortgages.
Barmen,	-	90	3½	1¼	\$125,000 appropriated for second mortgages. City invests certain insurance funds thus. The city reserves the right to buy the house on which money is loaned.
Eleve,	-	75	At least 4½	1½	Total value of land and buildings must not exceed \$5,000; \$75,000 appropriation for second mortgages.
Cologne a. Rh., . .	Yes	Up to 70	-	-	About \$5,000,000 available.
Crefeld,	50	Up to 75	4½	2	Total value of land and buildings must not exceed \$10,000.
Dresden,	60	80	4½	1	\$125,000 since Jan. 1, 1911, for second mortgages.
Düsseldorf, . . .	50	66⅔	-	-	-
Euskirchen, . . .	-	75	5	-	Fund amounts to about \$25,000.
Haan (Rhineland), .	-	75	4½	-	Fund amounts to about \$25,000.
Hamburg,	-	75	-	-	-
Lüdenscheid, . . .	-	80	-	-	-
Magdeburg,	-	70	3¼	½	-
Meerane i. S., . . .	-	65-75	6	-	-
Memel,	-	75	-	-	-

TABLE 22. — *Municipal Mortgage Banks* — Concluded.

NAME OF CITY.	LOANS UP TO SPECIFIED PERCENTAGE OF VALUE.		Rate of Interest on Second Mortgages.	Amortization Charge.	Remarks.
	First Mortgage.	Second Mortgage.			
M. Gladbach, . . .	-	75	-	-	Out of one of the city funds borrowed from savings banks, exceeding \$125,000, mortgages on houses not exceeding \$10,000 in value may be given.
Minden,	-	75	4¼	1	About \$75,000 available.
Munich,	-	75-85	3½	1½	About \$750,000 available for second mortgages.
Neuss,	-	75	4½	2½	\$270,000 loaned on second mortgages.
New Cologne, . . .	-	-	-	-	\$5,000,000 to be wiped out by yearly sinking fund of ½ per cent.
Opladen,	-	Yes	4½	5-10	-
Plauen I. B., . . .	-	Up to the full value.	4	1	About \$50,000 available.
Rhein,	-	75	4½	2	On houses from \$2,500 to \$3,750 in value.
Rhendt,	-	75	3-4	1-2	On houses not exceeding \$4,500 in value.
Solingen,	-	85	-	-	Fund of \$150,000.
Trier,	-	65-75	4½	1	On houses not exceeding \$12,500 in value. For second mortgage fund of \$125,000.
Weisenfree,	-	75-80	-	-	-
Wesel,	-	75	¾-¾ higher than the first mortgage rate.	1-2	-

Germany has developed a highly efficient system of rural banking. Landowners can obtain mortgage loans through a variety of special institutions for mortgage credit, which receive governmental encouragement and financial support. At present the total outstanding loans obtained through such agencies are estimated at approximately \$2,000,000,000. The co-operative loan bank is in practically every parish of the whole monarchy. There are in Germany 17,000 agricultural co-operative banks, with a total membership of over 1,500,000. In 1910 the total

turnover of 14,729 such banks amounted to \$1,273,344,000. In the sixteen years, 1895 to 1910, only 19 rural credit societies were involved in bankruptcy.¹

Prussian central authorities are making a special effort to provide means from which loans can be made at reasonable rates of interest on *second mortgages*.

Vice Consul General De Witt C. Poole, Berlin, gives an account of efforts to finance second mortgage loans, from which the following is abstracted: —

A communal mortgage fund has been maintained in the city of Neuss-on-Rhine since the spring of 1904. In 14 other cities of Prussia there are funds from which *second-mortgage* loans are extended to persons desiring to build small and medium sized houses.

The Central Association of German Banks and Bankers states that, after some years of effort on the part of the real estate and house owners' associations of Baden to bring about the establishment of municipal mortgage banks to handle second mortgages, the city council of Karlsruhe has recently voted that a municipal mortgage bank ought to be established, and the Ministry of the Interior has lent its approval in general terms. Another project in southern Germany looks to the organization of a joint-stock bank for second mortgages. The enterprise has been under continual discussion since the beginning of 1910, and according to report some \$5,000,000 have already been subscribed. The chief field of operation of this bank would be Bavaria, Württemberg and Baden.

The plan at present attracting most attention is being put into operation by the city of Berlin-Schöneberg, one of the municipalities making up Greater Berlin. The Schöneberg institution, known as the Berlin-Schöneberg Mortgage Banking Association, is a co-operative organization which affords its members, from funds raised by means of the issuance of mortgage bonds for which the city stands security, cheap, long-term credit on second mortgages on real estate within the city limits. At present it embraces 70 property owners representing 100 pieces of property. It makes second-mortgage loans on real estate in Schöneberg to the extent of 50 to 80 per cent. of the value of the property (other cities, according to the by-laws of their projected institutions, limit loans to 70 or 75 per cent., and only in exceptional cases go to 80 per cent., and then only to the extent of \$12,000). The loan is made in cash or in the par value of mortgage bonds issued by the bank. Gains or losses due to differences between the par and quoted values of the bonds accrue to the mortgagor. Capital and interest on the bonds are guaranteed in full by the city, and the city will pay the interest at appointed interest periods in any case where the association may fail so to do. The loans are not subject to call. Amortization is compulsory. Prior mortgages must be converted as far as may be, and at the earliest possible interest dates, into amortization mortgages, also not subject to call. Interest is payable at the rate selected for the bonds plus one-fourth per cent., to cover the cost of administration. Thus with 4 per cent. bonds the interest is only $4\frac{1}{4}$ per cent. That portion

¹ J. R. Cahill's Report for the British Board of Trade and Agricultural Co-operation and Rural Credit in Europe, Senate Document 214, 63d Congress, first session.

of the loan which is less than 60 per cent. of the value of the property mortgaged must be paid off at the rate of 1 per cent. per annum; that over 60 per cent., at the rate of $1\frac{1}{2}$ per cent. As soon as one-third of a loan is paid off, the mortgagor may obtain the use of this credit by part cancellation of his obligation, or by negotiating a new loan with the association. Figuring in all payments and charges, the cost of a loan from the association works out to between $6\frac{1}{2}$ and 7 per cent. per annum.

Institutions more or less identical with that in Schöneberg are in course of organization in New Cologne or Rixdorf (another municipal unit of Greater Berlin), in Wiesbaden and in Königsberg (Prussia). Elberfeld decided upon a municipally sustained second-mortgage bank, July 31, 1912, and the town of Treptow, near Berlin, May 22, 1913.

Taxation. — The policy of taxing the increase in the value of land had been pursued by many German cities for some years prior to its acceptance by the empire. As early as 1899 the Prussian Minister of Finance recommended its adoption by city and town councils.

In the kingdom of Saxony the increment tax had been very well developed, before the adoption of the imperial increment tax law. The tax in Saxon cities returned for 1908 was \$17,400; 1909, \$112,000; and 1910, \$332,000.

In the year 1910–11 the empire empowered the States whose fundamental law hitherto had not empowered them so to do, to impose taxes on increment in value. This law took effect on April 1, 1911. According to its provisions, where such tax is established, 50 per cent. goes to the empire, 10 per cent. to the State and 40 per cent. to the municipality for providing means for improving the housing condition of State employees. The principal provisions of the land increment tax law follow: —

SECTION 1. When the title to parcels of land lying within the country shall be transferred, a tax shall be levied upon that increase in the value of the land which has arisen without the proprietor's having contributed thereto.

SECTION 28. The tax shall be (the increment being calculated with the additions and subtractions prescribed in sections 14–16, 21) —

- 10 per cent. if the increment is not over 10 per cent.
- 11 per cent. if the increment is between 10 and 30 per cent. inclusive.
- 12 per cent. if the increment is between 30 and 50 per cent. inclusive.
- 13 per cent. if the increment is between 50 and 70 per cent. inclusive.
- 14 per cent. if the increment is between 70 and 90 per cent. inclusive.
- 15 per cent. if the increment is between 90 and 110 per cent. inclusive.
- 16 per cent. if the increment is between 110 and 130 per cent. inclusive.
- 17 per cent. if the increment is between 130 and 150 per cent. inclusive.
- 18 per cent. if the increment is between 150 and 170 per cent. inclusive.
- 19 per cent. if the increment is between 170 and 190 per cent. inclusive.
- 20 per cent. if the increment is between 190 and 200 per cent. inclusive.
- 21 per cent. if the increment is between 200 and 210 per cent. inclusive.

- 22 per cent. if the increment is between 210 and 220 per cent. inclusive.
- 23 per cent. if the increment is between 220 and 230 per cent. inclusive.
- 24 per cent. if the increment is between 230 and 240 per cent. inclusive.
- 25 per cent. if the increment is between 240 and 250 per cent. inclusive.
- 26 per cent. if the increment is between 250 and 260 per cent. inclusive.
- 27 per cent. if the increment is between 260 and 270 per cent. inclusive.
- 28 per cent. if the increment is between 270 and 280 per cent. inclusive.
- 29 per cent. if the increment is between 280 and 290 per cent. inclusive.
- 30 per cent. if the increment is more than 290 per cent.

The tax shall be reduced by 1 per cent. of its amount for every complete year of the period for which it is calculated. If the land was acquired before January 1, 1900, the reduction for the period up to January 1, 1911, shall be $1\frac{1}{2}$ per cent. annually. Taxes which in their entirety amount to less than \$4 shall not be collected.

SECTION 29. Liability for the payment of the increment tax shall rest upon the person who owned the land before the legal transaction from which the tax arose. When the tax falls upon several persons they shall jointly be responsible.

If the tax cannot be collected from the seller, the purchaser shall be responsible for the tax to the amount of 2 per cent. of the selling price.

Agitation for Imperial Housing Law. — At the close of 1911 there were before the German Reichstag, five separate resolutions originating from the Social Democrats, the Agrarians, the Polish party, the Nationalist and the Center, respectively, all of which propose an imperial dwelling law. In several resolutions, particularly in that of the Center, are provisions which deal with building laws, tenement house laws and city plans; with the establishment of State commissions for creating a healthy, social activity on the part of the cities in regulating city plans; and which provide for further care of the housing of the employees of the kingdom. The government, however, opposes these resolutions, contending that the housing problem is a matter to be dealt with by the provinces and by the individual States.

Building Associations, Unions and Societies. — Government and insurance funds are freely loaned to these organizations; their securities are frequently bought and guaranteed by State and municipal governments, and other favors, such as certain exemptions from taxation and facilities in securing land, are shown them. Complete statistics of all co-operative societies in the empire were not available to this commission, but the following facts are of interest: —

The Central Federation of German Co-operative Building Associations (president, Professor Albrecht, Berlin) had, in 1911, 216 associations, 24 more than the preceding year. The mem-

bership of 210 of these building associations, which furnished reports, amounted to 79,874; 32 had more than 500 members; 12 more than 1,000; and 4 more than 3,000; 183 building associations had completed the construction of 25,901 dwellings; 31 more than 200 each; 10, over 400; 9, over 500; and 4, over 1,000. More than 100 dwellings each had been erected by 67 associations. The total value of all the houses erected by the building associations increased over the preceding year from \$40,000,000 to \$45,000,000. The number of building associations with more than \$25,000 working capital is 28, as in the preceding year. The total working capital of the reporting building associations comes to more than \$4,000,000. Their total surplus amounts to \$1,530,000. Non-interest bearing obligations to the amount of \$25,000 have been incurred. The total reserve fund amounted to \$230,000, the mortgage obligations to \$34,212,000, other obligations to \$1,300,000.

Governmental insurance makes provision for the protection of workmen against sickness, accident, invalidity and old age. Provision is not made for the accumulation of large insurance reserves for sickness and accident, but the premiums for invalidity and old age are collected by employers and forwarded to governmental institutions. Very large sums are now accumulated in Germany, and from them loans have been made for home-building purposes. A building society was organized in Berlin in 1848, with the hope of relieving insanitary conditions, but legislation prohibited comprehensive undertakings. In 1867 legal sanction was given to such associations, and in 1889 a limited liability was permitted, and from this date a widespread co-operative housing reform movement developed. At the close of 1909, 31 invalidity insurance associations had loaned for home buildings an aggregate of \$48,800,000. Approximately 300,000 individuals have been housed in sanitary dwellings through loans to building and other associations by the insurance institutions. The greatest building activity has been in the cities, though considerable sums have been used for the better housing of agricultural laborers. The funds were loaned to building societies, provinces, counties, savings banks and occasionally to workmen and to employers, the larger proportion, \$28,000,000, going to building societies.

These societies usually borrow directly from the insurance associations, though they may obtain their funds through the medium of a province, county, commune, or savings bank, which

guarantees the loan. Interest is 3 to 4 per cent. The building societies are, as a rule, made up of workingmen. The lending insurance association retains a certain measure of control over the societies. It is demanded that the aim of the borrowing company shall be public service, and the dividend is limited to 4 per cent. The insurance associations supervise the administration, or prescribe the form of the by-laws, or stipulate the amount of rental, or approve the leases. The redemption of the loan is generally by the annual payment of 1 per cent., plus accumulated interest. The associations lend directly to workingmen up to two-thirds or even as high as three-fourths, of the value of the property. It is stated that no losses have resulted from these investments. To individual borrowers the rate of interest is from 3 to $4\frac{1}{2}$ per cent.; redemption takes place in installments varying from $\frac{3}{4}$ to $2\frac{1}{2}$ per cent. annually. To prevent speculation a limit is fixed of \$600 to \$4,000 on single dwellings.

Money had been loaned to employers for building purposes to the amount of \$2,250,000 at the close of 1909, with the express understanding that workmen shall not be expelled from their dwellings on leaving their employers until sufficient notice shall have been given. In making loans to aid in housing agricultural laborers, the workmen are protected from becoming unduly dependent upon employers in whose houses they may live by specifying that the loans are granted for the benefit of the workmen. The houses can be rented to insured workmen only, from whom a rental not to exceed $5\frac{1}{2}$ per cent. of the value of the building may be exacted.

Prussian Activities. — The State of Prussia had, to March 10, 1913, invested over \$39,000,000 in aiding to house its employees. Its activities may be classified as follows: (1) The construction of State-owned habitations; (2) Guaranteeing of mortgages on the land of building associations, suitable for the construction of such residences; (3) Guaranteeing of small loans for the construction of cottages for the railway, mine and Public Works service employees; (4) Concession of hereditary leasehold rights; (5) Granting the right of purchase of house lots, with a restriction of a repurchase right in order to prevent speculative activity.

The co-operative building associations are exempt from the stamp tax and organization fees, provided that their dividends do not exceed 4 per cent.

The State constructs dwellings for its employees in places

where private enterprise has not provided sufficient small houses; or where they are sufficient but are not available at moderate rents. Employees are not compelled to live in these houses, but under the State law they must be offered free opportunity so to do. Rents are calculated so as to yield 3 to 4 per cent. on the capital invested.

To October 1, 1911, the investments in buildings and mortgages for the various State departments were: for the employees of the railway service, \$22,475,000; for the building department, \$375,000; the mine employees, \$6,495,000; for the department of the interior employees, \$7,272,000. The number of houses thus provided for was 25,394.

The draft of a new housing law was issued last year. It gives magistrates general powers to provide new dwelling houses where necessary, as well as playgrounds and open spaces. The Frankfort law, which already is dealing with the replanning of land which is unsuitably laid out, will be extended to the whole of Prussia. A new bill provides that every town of more than 10,000 inhabitants shall frame its own building laws. The letting of rooms will be under police direction, and houses will be compulsorily inspected. In towns of more than 100,000 inhabitants a special housing department will be organized with a staff of experts. Finally, the preservation of the beauty and orderly development of a town is secured by a clause which confers the power on the local authorities to prevent the erection of unsuitable buildings in certain districts.

Prussia loans money on grounds held on lease. These loans run for about one hundred years, amortization about one-half per cent.

In the provinces of Posen and West Prussia the average rate of interest is $4\frac{1}{4}$ per cent., and the amortization varies between $\frac{1}{4}$ and 2 per cent. For the mortgages so far taken it averages 0.43 per cent.; the mortgages of these two States total \$1,640,000.

Organizations of house owners attempt to solve the question of second mortgages by self help. In Munich a house and land owners' association has borrowed a fund of \$250,000 at $4\frac{1}{2}$ per cent. for the raising of second mortgages. The obligations are repayable at 102.

Town Planning. — Each of the 26 States has its own laws on town planning. The regulations in the several States are sharply divergent; in some the matter is quite fully handled, in others only in part; in some it is handled in conjunction with the

building laws, in others it is a matter for legislation on its own merits.

The controlling laws are, for Saxony, the General Building Law of July 1, 1900, and May 20, 1904; for Hesse, the General Building Ordinance of April 30, 1881; Baden, the Street and Highway Law of October 15, 1908; Bavaria, the Building Ordinance of February 17, 1901, and the Compulsory Conveyance Law of November 17, 1837; Alsace-Lorraine, the Laws for Restricting Unlicensed Building, of May 21, 1879, and January 6, 1892; Würtemberg, the Building Law of July 28, 1910.

The preparation of plans in all the south and middle States of Germany is the work of the local authorities; to formulate or propose them is their duty, but co-operation on the part of the State authorities is everywhere necessary, in different ways. However, in none of these States, except Saxony and Bavaria, is it obligatory for a plan to be made.

In Saxony the preparation of plans is made by the officials of the building office (*Baupolizei*); the plans are published for four weeks, approved by the building office, with or without amendment, and must receive the approval of the Minister of the Interior. The Municipal Inspection Bureau may require a plan to be made, and in the event of the failure of the local authority to make one, may set one up itself, if there is imminent danger of fire, flood or nuisance resulting from bad housing. The local authority is empowered to approve a plan made by private owners only when it is in conformity with the provisions of the law and is in the public interest.

In Hesse the plans are drawn by the municipal council, subject to approval by the Ministers of the Interior and of Justice.

In Baden the plans are drawn up by the State office of Public Works, and are to be approved by the Minister of the Interior. Private owners may also plan for laying out their lands, and the local authorities may be compelled to adopt them only when they are for the public good.

In Würtemberg the duty belongs to the local authority. Plans of cities of over 10,000 inhabitants must be approved by the Minister of the Interior; those of less, by the office of Public Works.

In Alsace-Lorraine, according to the law of June 30, 1895, the plan, with the consent of the president of the Board of Works, may be subject to public hearings, after which it must be by him approved before becoming effective.

In Bavaria the plans are drawn up by the local authorities, and approved in the larger cities by the district government boards and Minister of the Interior, and in the smaller cities by the district government boards.

Streets, squares and building lines are prescribed by a planning scheme, as well as height of buildings and grades. In Baden the plan may regulate the architecture, space between buildings, distance from the street line, and may prevent rear buildings and prescribe the character of the buildings in a particular zone. In Württemberg a plan may prescribe the number of houses on a street, even to the extent of limiting houses to one side of the street only, and may prescribe reserved spaces for gardens and courtyards. In Baden and Hesse restrictions to building on one side of a street only may be made. All buildings must be approved by the building commissioners' office, which must see that the provisions of a town-planning scheme are observed. Structures violating any of these provisions must be razed.

The compulsory taking of land is everywhere the right of the local authorities, except in Bavaria.

In Prussia the local authorities have the right to control new quarters by the formulation of town-planning schemes. They may prepare schemes for the near future, with the consent of the local branch of the police office, and publish them. If no objection is made after a month's publication the plan is made authoritative. The building laws are a State matter, handled by the State police, but the chief of the local branch of the State police is in most cases the mayor or magistrate of the city. In the larger cities they are separate offices. For Berlin, plans need the royal approbation. Prussian local authorities are required to make new schemes only where, on account of conflagration or other cause, whole quarters must be rebuilt. The police may also require streets to be traced out. In general, however, there is no compulsion for the making of schemes. Local authorities can prevent the private laying out of new streets by refusing gas, water and sewerage. In all streets not completed, the local authorities enjoy all the powers of a "joint owner," so new buildings, rebuilding, etc., not in line with streets traced out, may be forbidden. Land is taken compulsorily for streets and squares; and the owners, as soon as they build on the new streets, must share in defraying the costs. In several cities, Frankfort a. M., Wiesbaden, Cologne and Posen, the local authorities have the right to correct unsuitably shaped lots left by

the putting through of a building plan. All property owners may be compelled for improvements to cede gratuitously to the city from 35 to 40 per cent. of their land. By the "*lex Adickes*" such provisions are extended to the whole kingdom. Local authorities may also encourage development by exempting land from part of the cost of improvement for certain special objects, as is often done for the benefit of co-operative building associations.

In Mecklenburg, Oldenburg and Anhalt local authorities are empowered to make town-planning schemes. The Mecklenburg seaports of Rostock and Wismar enjoy a measure of home rule, as do the cities in Oldenburg. The cities and towns in Anhalt, however, and the remaining Mecklenburg local authorities, as well as towns in Oldenburg, must obtain the consent of their respective States. For Dessau, the capital of Anhalt (as in Berlin), the approval of the crown is necessary.

The free cities of Bremen, Hamburg and Lubeck enjoy State powers. Town-planning schemes, as well as building ordinances, are made by a commission subject to the approval of the Senate and the council. Building cannot take place except where the city has laid out streets, though the streets need not be entirely completed.

In the Duchy of Anhalt local authorities are required to make plans for building on unimproved land when it is to be developed, in case of conflagration or other catastrophe, and when new streets or open places become necessary in any quarter. In Lubeck the land law imposes the duty of the making of a scheme when a private owner or the community itself desires to open up contiguous lots for building purposes.

In Prussia, Mecklenburg and Oldenburg the lay of the streets, grades, width and free spaces are prescribed. In Anhalt, Bremen, Hamburg, and in some cases in Lubeck, the character of building is controlled, — open or close building, distance from the street, kind of building, number of stories, restriction of factories, etc. In Bremen the factory laws prescribe additional provisions.

Germany has achieved more modern town planning than any other country. Its city organization is elaborately thorough. The principal act, the Prussian Building Act of 1875, would not suggest a thorough town-planning policy, but in Germany town planning is a tradition, the desirability of which is never questioned. Nearly every German town has its plan drawn in advance, upon which the utmost care and thought are expended. The advice of experts, and assistance through holding compe-

titions, are freely used. The large ownership of land and the free use which is made of it is but one phase of the very wide municipal trading which is the feature of German towns.

Zoning. — The “zoning” system is a notable feature of German town planning. Its main purpose is to improve housing conditions by the prevention of congestion of population, but it has also in view the promotion of manufactures, by placing the plants in favorable situations; the regulation of real estate values and rents, by preventing one class of activities from intruding upon another, to the injury of both; and the fixing and preservation of the character of the neighborhoods, in order that the waste of destruction, rebuilding and readjustment may be avoided. The system is an adaptation of building ordinances, prescribing the use to which various parts of the city may be put. Districts are restricted as to their occupancy, use or class of building. Application of zoning may be very wide or very narrow. It may classify districts as residential, apartment, industrial or commercial, in which other types of occupancy may be forbidden; or it may simply forbid one type of occupancy and permit all others. For example, the industrial zone may permit all types of occupancy except residential; or the residential zone may be defined so as to forbid certain industries of objectionable character only. The zones may be large and extended, and between them may include the whole building area of a city; or they may be small districts, set off from time to time, and including possibly not more than the frontage of one side of the street. Zones according to class of building may restrict as to height, number of stories, proportion of the lot covered, number of houses or families per acre, or the degree of fireproof construction.

The application of the zoning system has hitherto been nearly always carried out by virtue of the police power; that is, in the public interest. It has recently been proposed, however, to establish zoning restrictions by condemnation, awarding damages to all persons deemed to have sustained them in excess of benefits by reason of the application of the restriction, and assessing the whole cost of these damages upon the property in the district deemed benefited by the restrictions. This method would obviously avoid all questions of constitutionality.

The system was called zoning because in Germany most of the cities were originally walled cities and grew in zones. The business center was, roughly speaking, bounded by a circular

line where the old walls had been. Within these limits buildings were tallest and covered most of the lot; and land was dearest. After the walls were torn down, development, intense use of the land and high prices for it, came in belts or zones, the land becoming cheaper and less intensely used as it was farther from the old city. Literal zones, in the sense of broad concentric belts within which regulations are uniform, are not common. Conditions often call for smaller units, for which regulations are made with little relation to their distance from a center. Differences in streets are given special regulation, in addition to the zone rules. Districts, or zones, are now altogether discarded in some cities. Karlsruhe, for instance, since 1892 has as its only zoning ordinance rules for classes of streets. The main purpose is to limit congestion, and to require every landowner, at his own expense, to provide sufficient light, air and open space for healthful housing. In many cities parts of the oldest and worst zones have been torn down and rebuilt with wider streets and under ordinances requiring more open space on each lot. In some cases the cities have bought adjacent land at private sale, in order to recoup a part of the expense by the rise in prices due to the improvement. By zoning, also, the effort is made to increase the number of single houses in proportion to tenements and apartment buildings. Zoning ordinances seek to favor the small house as against the large one. There is a general and a bitter complaint all over Germany that the German is compelled to live in apartments and "tenement barracks."

Garden Cities in Germany. — Hellerau, near Dresden, was the first important garden city in Germany. The Hellerau Garden City Association was organized in 1906. It urged the government of Saxony to encourage the planning of a garden city, and the government in that year obtained permission to provide means for a street railway line to Hellerau. Hellerau resembles in many ways its prototype, Letchworth, but most of the "Gartenstadten" are really garden suburbs. Hellerau is about 5 miles from Dresden. In 1906 Karl Schmidt and 73 associates, organized under the name of the Hellerau Garden City Association, bought 350 acres at from \$1,300 to \$1,750 an acre. The land was bought chiefly from private owners, about one-fourth of the purchase price being paid in cash and the rest mortgaged to the original owners, who gave five years without interest. Dividends are limited to 4 per cent. Membership in the association is open to all by acquiring preferred stock or bonds bear-

ing $4\frac{1}{2}$ per cent. interest and redeemable at 104. The Garden City Association is concerned with developing factories, business houses and educational institutions. The building of the cottage quarter, however, is done by the Hellerau Building Society, which is organized on the tenant co-partnership scheme. This society buys the land at cost from the Garden City Association, and builds and rents the houses to its members only. The dividends of this association are also limited to 4 per cent. Any surplus is used for the common good, such as the construction of hospitals, etc. Requirements for membership in the building society are that the applicant must be a workman, must subscribe to the by-laws and pay an entrance fee of 50 cents. All the members also must subscribe to at least 1 share, which costs \$50, and no member can subscribe to more than 100 shares. Payments on the 1 share may be made at a minimum rate of $12\frac{1}{2}$ cents a week or 50 cents a month. For the construction of its houses the building society obtains a mortgage of 60 per cent. from the usual channels, and a second mortgage of 40 per cent. from the Garden City Association. This latter is payable in thirty years and bears 4 per cent. interest. These favorable terms are extended to houses of a value not exceeding \$500. To the end of 1911, about 190 acres had been built over with 164 cottages, 19 villas and a number of business houses; 150 additional cottages, about 25 villas, a hotel, bachelor apartments and an educational institute were in the course of construction in 1912. In 1910 the population of Hellerau was 800, and in October, 1912, it had grown to 2,000. The buildings up to the end of 1911 represent an investment of \$861,000, besides \$750,000 more for those in the course of construction. (Die deutsche Gartenstadtbewegung, Berlin, 1911.)

Hüttenau, near Essen, is of much interest, inasmuch as the two communes of Blankenstein and Welper have given a guarantee to the Insurance Institute for the whole of the capital required, and this is indorsed by the rural district of Hüttenau.

The Gross-Berlin Society is three years old, — 150 acres, 35 houses. The government advanced money for the second mortgage; \$46,000 have been secured for a second batch of houses.

The Garden City Association of Karlsruhe in 1908, by agreement with the city, obtained possession of a tract of land between Durlach and Karlsruhe. The terms for tenants are similar to those in Hellerau. In 1911 Karlsruhe and Hellerau were the only garden cities where garden city associations had

done much building. Margaretenhöhe, in Essen, is an example of a garden suburb undertaken chiefly through the initiative of the employers, which in this case are the famous Krupp works.

In 1906 the General Housing Association in Königsberg began work on the garden suburb of Ratshof. In 1908 Nürnberg acquired 10 hectares of State land and a municipal loan of 20,000 marks, now has 1,500 members and has completed 74 houses. In Magdeburg, in 1908, the Garden City Colony "Reform" was founded by laborers, and shortly afterward the garden city of Hopfengarten was founded by lightly paid officials. After a year's activity it comprised 400 members. In Strassburg the city, through concession of land at low cost, and undertaking to carry the mortgage of an existing building association, made possible the garden city of Stockfeld, where, up to December, 1910, 450 dwellings had been erected. In Güstrow the manufacturers have built a garden city for workmen. The garden city of Neumünster was started in 1910 and had erected 50 homes by 1911. In Mannheim, in 1910, by co-operation between the city, manufacturers, workmen and others, Mannheim Garden City Association was founded. This society leased land from the city at from 20 to 30 cents per square meter. Other garden cities have recently been founded at München-Perlach, Wandsbeck, Altona (near Hamburg), Würzburg, Stuttgart, Marienbrunn (Leipsic) and Margaretenhöhe (Essen). Most of these garden cities or suburbs follow the English tenant co-partnership scheme, the first German example of which was the garden city of Hellerau.

The movement in Germany is too recent for detailed official statistics to be available. The mayor of Ulm, Dr. Von Wagner, states (*Die deutsche Gartenstadtbewegung*, Berlin, 1911) that the general mortality rate of inhabitants among the residents of the garden cities in Germany is only about one-half the average rate, and the mortality from tuberculosis has been reduced to about one-fourth the former rate.

German Municipalities. — Berlin does not build dwellings. In 1900 small and cheap dwellings had become extremely rare. Lodging societies and unions had been formed for the purpose of providing their members with healthful, cheap houses, excluding pecuniary gain. From 1903 to 1906 three unions had received loans of about \$125,000, bearing interest at about 3 per cent. and due for repayment in about ninety years. In exchange, the unions were to present their projects of buildings to the

city council, to finish the buildings at a fixed time, and to subject themselves to continual control, and fix the rents to cover the cost of interest and maintenance, inform the city council of their resolutions and submit balance sheets for approval. The city reserved the right to acquire the property when the union is dissolved, as well as the right of pre-emption. Families with many children are given the preference.

The Building and Saving Society of Berlin, of nearly 6,000 members, is made up mostly of working people; about 1,000 are women. The dues and savings of the members, with sums loaned by the insurance associations, are used to purchase and erect model tenements. The society has 13 large apartment houses in various parts of the city, comprising 1,226 dwellings occupied by 1,258 members. In 1910, the total number of people housed was 4,851. The living room in the two and three room flats is usually about 13 by 18 feet. The rents charged are much the same as those usually paid by workingmen for an equal number of rooms in the older tenements. Each apartment house contains a large meeting room and library for the older people, and a kindergarten and playground for the children. During 1910, among the 4,851 tenants, of whom 658 were under five years, there were 36 deaths. Dividends, limited to $3\frac{1}{2}$ per cent., in 1910 amounted to \$3,200. Profits above this limit go to the surplus and increase the value of the stock.

Berlin, in 1910-11, adopted new building and city planning laws, and established a housing office and a commission for working out the statute. The most noteworthy parts of the new law provide for a new class of dwellings, — two-family houses, — the height of which is limited to 32 feet.

When proposals for building on undeveloped land are received, or when the town council thinks wise, a plan for laying out land is formulated and finally approved. No buildings can be commenced until the streets have been constructed, sewers made, etc., in accordance therewith. The whole of Berlin has been planned in this manner since 1862. The stages of making a plan are: council officials or the landowner formulate a plan, owner's plan being passed upon by the officials; plan approved by the council and police; published four weeks, during which time any individual may object; objections submitted to and decided by a magistrate; the plan has then to pass the Minister of Public Works, who also decides the objections rejected by the magistrate; it must finally receive the approval of the Kaiser.

In many cases the amount of compensation is arrived at by agreement; and failing agreement, it is settled by process of expropriation. The construction of the buildings is governed by the police authorities. An objection by an owner, that his property is depreciated by reason of the making of an extension plan, is not considered; the only ground of objection admitted for consideration is that the plan has not been made to the best advantage of the community. No compensation is paid to an owner in respect to the making of an extension plan, except when the new streets interfere with actual buildings, in which case compensation is paid for the buildings destroyed.

Cologne. — The municipality exercises strict control as to the class of buildings which are erected on its properties, and it reserves particular sites for the erection of factories. There are very large collieries near the town, and small railways connect the collieries with the manufacturing district. The law allows no houses to be erected until the streets have been made in accordance with plans made and approved by the municipality, but frequently the owner constructs houses at the time the streets are being made. The city is divided into building zones. In the first, 25 per cent. of the land must be left unbuilt upon, and buildings may be four stories high; in the second, until lately, 35 per cent. may not be built upon, buildings may be four stories high; in the third, not more than 50 per cent. of the land may be built upon, and the buildings may be only three stories high; in the special zone reserved for villas, 65 per cent. of the land must not be built upon, and the buildings may be only two stories high. The law makes the property owners pay for making the streets, but does not force them to pay for the parks. Property owners often bear the cost of providing an open space. When the municipality has difficulty in getting the property owners to provide parks, it immediately buys up the land required and also the adjoining land. The rise in value in the adjoining land when it is required for building pays the cost of the park. The value of the land belonging to the city of Cologne is estimated by the *Jahrbuch der Wohnungsreform* to be about \$15,000,000. The administration of the fund has, in the twenty-eight years of its existence, made a net profit of \$3,125,000. The population of Cologne in 1910 was 516,000, and the total area is 27,800 acres, of which about one-tenth is owned by the city. The municipality built some houses for workmen in the country, but these were not popular because they were so far out. The city

has erected 33 houses, containing 113 habitations, for its own employees, at a cost of about \$150,000. Other workmen's houses are being built by outside societies, and the municipality makes a point of giving as many facilities as possible to encourage these societies. Money is lent up to 80 per cent. of the total cost. The workmen's houses erected are assessed at only half of their value, the exemption applying only to such associations as do not pay a dividend exceeding 4 per cent. The city has extended its street railway from Cologne to Rottheimer and to Konersgrast, to enable the inhabitants of Cologne to get cheap transportation to the fresh air of the country.

The widow of the late counsellor of the city of Cologne, Kisser Zu-Bonn, bequeathed \$50,000 to the city for the purpose of building one-family houses, to be sold on the yearly installment plan.

Düsseldorf's population, 358,000, has doubled in the last twenty years. At the end of the fiscal year, 1907-08, the land office stated that the amount of the fund for acquiring land totalled \$5,600,000, of which \$4,400,000 was invested in land and \$1,200,000 in securities. During 1910 the city appropriated a further loan of \$5,000,000. A special fund of \$125,000 has been devoted to enabling workmen to buy their own homes. The city has erected 20 dwelling houses, containing 141 habitations, rented to people of small means at very moderate rents. The co-operative building associations, as well as the Government Employees' Building Association, and railway employees' societies, were assisted by the concession of ground lots at moderate prices. Further, the city guarantees the mortgages of two of these associations up to 85 and 90 per cent. of the value of the property, and has invested \$10,000 in the shares of one of the associations. The mortgage bank gives first mortgages on locations up to 60 per cent. of the land and building value at 4½ per cent. interest. A new home for single people rents one room and one bed (monthly) at \$3.25 to \$3.75; one room with two beds, \$4 to \$4.25; one room with three beds, \$3.75 to \$4. The railroad administration has also erected bachelor apartments for railway employees.

Wide streets are laid out with trees and ornamental gardens running down the center, and narrower, more cheaply constructed streets are cut where traffic is not so great. In the inner town, buildings are permitted to the height of 63 to 66 feet, and may be four stories high. In the outer town, buildings

are allowed to be 49 feet and to contain three stories. There are districts for villas in which only two stories are permitted. In the inner town only two-thirds of any building site may be covered with buildings. In the outer town only one-half the site may be covered; in the part reserved for villas only two-fifths of the site may be covered. The prevailing winds come from west and southwest, and therefore factories are not allowed on that side of the town. Complete plans for the whole city are not made; a general plan and main arteries are fixed, and smaller districts are left until ripe for development.

Frankfort. — The municipality provides dwelling houses for its own employees. It assists in various ways in erecting many hundreds of dwelling houses in Frankfort. It has invested in the shares of the co-operative building association to the extent of \$49,900; in shares of the association for erecting small dwellings, \$50,000; in the "Farankenalle Company," \$500,000; in the "Hellerhorf Company," \$25,000. The city also loans to individual builders on mortgage up to 90 per cent. of the cost of construction. To State employees the rate is $3\frac{1}{2}$ per cent., and to others it is 4 per cent. The amortization is so arranged that at the expiration of the lease the mortgage is wiped out. In such mortgages \$1,130,000 have so far been invested. The State, community and co-operative building associations, to the 31st of December, 1910, had erected a total of 698 houses with 4,862 dwellings, in which about 21,000 people are living. The value of the land fund was \$26,000,000 invested in land, and \$1,500,000 invested in intangible property. The city controls the height as well as the number of stories in each house. The town is divided into three districts. In the inner town, with practically no new construction, houses may be built 65 feet high and contain five stories. Not more than three-quarters of a site may be built upon. In the outer town the height of a building must not exceed the width of the street. The outer town is subdivided into two zones (outer and inner). In the inner zone buildings must not have more than four stories, including the basement. In the outer zone only three stories are permitted, and where the streets are narrow only two stories. Special districts are reserved for dwelling houses, for factories and for mixed classes of buildings. Workshops are excluded from quarters reserved for dwelling houses, and from factory districts dwelling houses are excluded as much as possible. Building is allowed only on the streets sanctioned and laid out according to the building plan.

Mannheim. — Mannheim assists private builders by leasing land for the erection of workmen's dwellings as cheaply as possible. The sale of municipal land, in furtherance of the city extension, is so restricted as to prevent speculative activity. The city took over 63 cottages at \$45,000 from a liquidated building corporation, and rented them out to families of small means. The city, with a population of about 200,000, is divided into three zones: in the first, buildings cover not more than 60 per cent. of the land, except in the case of the oldest parts of the town, where 75 per cent. is allowed. No spaces are required between the houses, and buildings of five stories are allowed. On corner plots buildings are allowed to cover 90 per cent. of the land. In the second zone only 50 per cent. of the land may be built upon, and small spaces between the houses are insisted upon, except in the main streets. Buildings of four stories are permitted, and 75 per cent. of corner plots may be built upon. In the third zone buildings are restricted to 40 per cent. of the land. Blocks without spaces are allowed on main thoroughfares, but in other cases spaces between buildings must be provided. Buildings may be three stories high, and 60 per cent. of corner plots may be built upon. Special attention is given to the setting aside of parts of the town for the erection of manufactories. In ordinary cases the cost of making the streets falls on the adjoining land, but if a builder erects houses for the working classes he does not have to contribute towards the cost of making the street; in return for this concession the municipality must approve the plans, and insists on having an agreement that the rent of the houses so built shall never be higher than a certain sum. This system seems not very satisfactory; the builders prefer to pay the cost of street making.

Stuttgart. — Stuttgart does not own land, except in the way of public buildings, streets and parks. The city has, however, erected 13 blocks, containing 104 dwellings, at a cost of \$144,000. The dwellings are primarily for city employees. The old town of Stuttgart is confined in a long, narrow basin with steep hills on either side. High buildings are allowed in the middle of the town, but farther out from the center the buildings gradually lessen in height. Low buildings are erected on the hillside, but higher buildings are permitted again when flat ground is reached, although further out from the center of the city. In the old town, buildings are permitted to be erected without any space between them; a little way out of the town small spaces between

the houses are insisted upon, and further out, larger spaces. The city limits the height. Factories are allowed all over the city, except those in which disagreeable industries, such as soap making, etc., are carried on. Special attention is given to the artistic effect of having few straight streets, the majority being curved. The city can insist on streets being cut in accordance with the plans approved. Owners generally give the land required for street making. Landowners are obliged to make sidewalks, and keep them in good condition. Between 1890-1900 a large general plan for town extension was prepared, which provided a net of streets going over that portion of the town not covered with buildings. An object of the plan was to prohibit close building outside the old town, but to leave spaces between the different houses, and to enlarge these spaces the farther the houses were situated from the center of the town.

Ulm. — Ulm is an important manufacturing center with about 56,000 inhabitants, and the municipality owns 80 per cent. of the real estate in and around the city. Extensive ownership of land enables the city to keep prices within reasonable limits, and to furnish land at a very moderate rate for manufacturing purposes and houses for workingmen. The city itself has built 175 houses with 291 dwellings for 1,367 inhabitants, and has erected apartment houses containing 50 rooms for single women. The city corporation has decided to erect 35 one-family houses at an average cost of \$1,500; and 22 two-family houses at an average cost of from \$1,800 to \$2,200. The city also assists co-operative societies by guaranteeing second mortgages and selling land at reasonable prices. Persons purchasing land of the city must agree to build on it within a given number of years, the city having the right to buy back such land at the price originally paid for it, including 3 per cent. interest. The city builds houses and the purchaser pays the net price, — 10 per cent. down and the rest at 3 per cent. interest and 2 per cent. on mortgages. In order to secure future low prices for the houses and low renting, the city is authorized within one hundred years to take back the houses at the original purchase price if the owner is unable to pay the interest; if he does not live in the house, but sublets it; or if he wishes to sell the house. Other houses built under similar conditions have been erected by companies, societies, etc. The Kingdom of Württemberg, the postal administration and several industrial works have built houses for employees. Altogether, since 1891, 388 buildings,

with 1,006 flats for 5,000 inhabitants, have been built on condition that the letting price cannot be increased. The "building policy" regulates the height, depth and distance apart of buildings. Healthful and appropriate housing accommodation is available, and with parks, playgrounds, good drainage and good sanitary arrangements the death rate has been reduced to a very low percentage.

Dresden. — The city has appropriated \$125,000 for second mortgages on houses erected since the 1st of January, 1911. In general, the second mortgage must not exceed more than four-fifths of the value, interest, $4\frac{1}{2}$ per cent. These residences must have at least three rooms, not including the kitchen, with separate floors and entrances. The dwellings must not exceed five rooms. In one house there should not be more than six habitations.

Freiburg i. B. — This city has in the last decade devoted itself to increasing the community land. The total value of the city and suburban possessions runs to about \$20,000,000. The city has erected dwellings for the use of the employees of street railways. Sixty-six houses containing 222 habitations, averaging three rooms each, have been constructed, and \$15,000 has been appropriated for further building along the same lines.

Göttingen. — The city of Göttingen guarantees second mortgages. The loans are made through the savings bank, which gives the first mortgage up to 75 per cent. of the value of the property, which must not exceed in value \$12,500.

Minden. — Builders can get mortgages to 75 per cent. of the assessed value, at $4\frac{1}{2}$ per cent. and 1 per cent. amortization. The city reserves the right to withdraw the loan in case of deterioration, building not according to rules, or lapse of two payments, — interest and amortization.

Munich. — At the end of 1908 the city had invested in land \$14,200,000; cash and securities in land fund, \$200,000. The city has assisted the building of small dwellings by guaranteeing the mortgages of six building associations to the extent of \$1,250,000, and of building societies, co-operative banks and private parties to the extent of \$500,000. A city housing office has been established. The city provides a fund of \$750,000 for second mortgages. No loans are made on single houses, but on blocks of not less than 30 dwellings.

Neuss. — Up to February 17, 1911, a total of \$270,000 had been loaned on 256 second mortgages, of which already \$52,000

had been paid back. The city has bought land suitable for small houses, particularly outside its limits. The city owns over 1,750 acres of land within its limits, and about 375 acres on the outskirts, and can prevent undue rise in price.

Strassburg. — A housing commission renders advice and assistance in the erection of houses, both by building societies and private persons. Four hundred and seventy-eight houses have been erected with public assistance. The city has erected a bachelor apartment with 200 rooms.

Austria.

SOURCES OF INFORMATION.

1. Statement of the Foreign Office to the American Minister at Vienna, March 14, 1913.
2. "Die Wohnungsfürsorgegesetze," Vienna, 1912.
3. Bulletin, International Labor Office, 1911-12.
4. "Report on Progress in Dwelling-house Reform in Austria to the Ninth International Housing Congress," by Dr. Emil Von Furth.
5. Monographs in the Proceedings of the Tenth International Housing Congress.
6. Town Planning Review.
7. Daily Consular and Trade Report, June, 1909, pages 175, 176.

The essential features of the Austrian plan for the housing of the working people are (1) the assumption by the Austrian government of a guarantee of the second mortgage on houses destined to be occupied by the working people, thereby enabling the first mortgage to be negotiated at a comparatively low rate of interest; and (2) the partial relief from the payment of the house tax, a particularly onerous tax in Austria, for a specified period of years.

The legislative acts under which the government of Austria may render assistance in the improvement of housing conditions consist of divers enactments, ministerial decrees and ordinances published at various times and collected in a semi-official publication entitled "Die Wohnungsfürsorgegesetze" (Laws for providing Homes), Vienna, 1912, edited and compiled by Dr. Franz von Meinsingen and Dr. Franz Bauer.

Direct Building by Government for its Employees. — The Austrian government pursues the policy of improving housing conditions and purchasing lands, or of creating dwellings out of public funds, only for such of the State employees as are employed on State railroads and in the productive government monopolies of tobacco and salt. The money for the erection of such dwellings is taken largely from the funds of the army veterans' and the old-age provident funds. In some instances

dwelling are erected and maintained directly from these funds, and in others loans are granted, at a low rate of interest, to building associations organized by and for governmental employees. For employees of State railroads there were erected up to 1912 466 houses giving accommodation to 1,373 families at a cost of \$6,750,000. The sum of \$2,700,000 was granted to building associations in mortgage loans. Among government employees those employed at the salt works are chiefly in need of special provisions for housing. The administration of the government salt works builds dwellings for laborers and officials, to be rented under its own management. The administration of the government tobacco works has also erected dwellings for families and unmarried people. A specially centralized organization for providing homes does not exist; the management of such is part of the functions of the various State enterprises. What the State has thus far done and continues to do is analogous to a similar activity on the part of private owners of great industrial enterprises.

Aid to Other than Government Employees. — The first step undertaken in the extension of the State's activity in this direction was made in 1908, when an "Emperor Franz Joseph Jubilee Fund" of \$1,080,000 was created for loans to building associations of State officials, out of which dwellings could be rented to members following other occupations. The fund has since been enlarged every year by an addition of \$27,000, the original \$1,080,000 having been almost wholly invested by the end of 1910. This attempted solution of the question, however, demonstrated that direct loans would not suffice, and in 1910 the Austrian government decided to extend this housing reform to all State employees, and to make it a part of the government's social reform policy. This, however, required different methods, since profit was to be eliminated.

The State's action consisted in an effective encouragement of the formation of building and renting associations upon a mutual-aid basis. The assumption was that cheap and extensive loans would be required for the plan. First mortgages can easily be obtained from loan institutions and from private individuals under normal conditions. Second mortgages are, on the other hand, only to be secured under onerous conditions and sometimes not at all. To overcome this difficulty the government concluded to assume the guarantee for second mortgages. Pursuant to the law of December 22, 1910, a "Government Fund

for Providing Small Dwellings" was created by endowments of \$6,750,000, guaranteed to be paid in from 1911 to 1920. In addition, special endowments of \$540,000 have been secured for 1912 and 1913.

The following sums were to be assigned to the fund: for the two years 1911 and 1912, \$405,000; for the year 1913, \$351,000; for the year 1914, \$405,000; for the year 1915, \$594,000; for the years 1916-18, \$675,000 each; for the years 1919 and 1920, \$945,000 each; for the year 1921, \$1,080,000 (in all, \$6,750,000). The following organizations may undertake building operations: public corporations and institutions, public benefit associations (building societies, building companies) and institutions paying a maximum dividend of 5 per cent. These organizations may receive indirect financial assistance by the guaranteeing of loans to be contracted elsewhere; direct advances out of the funds for the purpose of building workmen's dwellings, buying plots of land and houses for the erection of workmen's dwellings; or the redemption of mortgages other than 'first-class mortgages. "Workmen's dwellings," within the meaning of the act, are: (1) family dwellings of an inhabitable area not exceeding 861 square feet; (2) homes for single persons, with separate rooms to accommodate not more than three persons to a room; (3) lodging houses sheltering single persons in common dormitories. The dwellings in question must in addition conform to requirements with regard to construction, sanitation and decency. The fund is administered by two departments, — loan and guarantee. For the purpose of studying local conditions housing committees may be formed, authorized to advise on applications for loans and to submit proposals of their own. They are to include representatives of the communes and the social insurance institutions, as well as of the public benefit building associations.

This fund, which is supervised by the Ministry of Public Works in conjunction with the Ministry of Finance, serves in the first instance as a guarantee for *second* mortgages, and that to the extent of 90 per cent. of the equity. Of this fund only one-fifth can be used for direct loans. The value of the equity is established by adding the actual cost of construction to the purchase price of the ground, inclusive of all other actual incidental expenses; 10 per cent. of the equity must be contributed by the building associations. Upon the basis of a close calculation it is assumed that by exercising great care eight times the actual investment can thus be safely made secure on second

mortgages; or, in other words, with a capital fund of \$6,750,000, \$54,000,000 in second mortgages can be guaranteed. Thus the State assumes subsidiary responsibility, and out of this fund — as a consequence — \$54,000,000 has been expressly recognized as security for investments by guardians of orphans. Thus the fund enables the erection of buildings of a total value of \$120,000,000, provided that all second mortgages extend to 90 per cent. of the equity. To this is also to be added the amount set free every year by virtue of obligatory amortization. At present this fund is limited to the improvement of housing conditions of the poorer classes, preferably such as by the size of their families require the greatest space for their accommodation.

Besides guaranteeing the payment of second mortgages this fund also guarantees credits in the construction of dwellings.

Certain conditions were stipulated, the principal one being that guarantees might be tendered only to organizations having an administration of their own, such as districts, municipalities, public organizations, institutions and building associations whose dividends are limited to 5 per cent. and who, in the event of dissolution, pay to their members not more than was originally paid in to them, the surplus being devoted to purposes of public welfare. Such bodies must submit to a permanent supervision of their business transactions by the Ministry of Public Works.

The administration of this fund also maintains a control over rents charged, the regulation of removal notices, additional incumbrances and as to sales of such properties. Buildings under guarantee of this fund may become the personal property of the members of such building associations, but only such buildings as contain a limited number of family quarters.

New legal provisions as to builders' rights are instituted in the law of April 26, 1912, giving owners of buildings the right to lease the ground upon which the house is to be built for a given number of years at a yearly rental. Priority rights to building lot purchasers on government, municipal and corporation lands have also been provided, with a view of thereby preventing speculation in real estate.

Tax Exemptions. — One item which increases house rents in Austria and makes living in one's own house expensive is the house tax (*Gebäudesteuer*). As early as 1892 a law was enacted granting a twenty-four years' exemption from taxation to houses containing laborers' quarters. In certain cities a general exemption from taxation upon such buildings had been decreed even

before 1892. Furthermore, a general exemption from taxation for a brief period on buildings and rebuilt houses, and a considerable reduction on the State taxes for longer periods, were introduced under the law of December 28, 1911.

TABLE 23. — *Showing Some of the Important Cities where Exemptions have been made, the Number of Houses exempted, and for what Term of Years.*

LAW OF —	Place.	Number of Houses exempted.	Duration of Tax Exemption (Years).
1893 R. G. B., No. 23	Prague,	Zone expropriated, . . .	20
1893 R. G. B., No. 54	Vienna,	1,263	18
1893 R. G. B., No. 55	Lemberg,	181,	20
1894 R. G. B., No. 117	Olmütz,	495,	18
1895 R. G. B., No. 127	Przemysl,	40,	20
1895 R. G. B., No. 128	Troppau,	321,	20
1896 R. G. B., No. 61	Brünn,	429,	18
1897 R. G. B., No. 52	Graz,	422,	18
1897 R. G. B., No. 53	Königgrätz,	167,	18
1901 R. G. B., No. 55	Jägerndorf,	202,	18
1901 R. G. B., No. 56	Neutitschein,	209,	18
1901 R. G. B., No. 57	Klagenfurt,	486,	18
1902 R. G. B., No. 187	Troppau,	109,	18
1903 R. G. B., No. 93	Bielitz,	241,	18
1903 R. G. B., No. 94	M.-Ostrau,	397,	18
1903 R. G. B., No. 95	Teschen,	118,	18
1905 R. G. B., No. 39	Jägerndorf,	93,	18
1905 R. G. B., No. 130	Krakau,	261,	18
1906 R. G. B., No. 131	Brünn,	401,	18

The first three acts, issued December 28, 1911, concerned the remission of taxes on new buildings, additional buildings, rebuilding in general and tenement buildings in particular. It provides in its first chapter for general advantages (reduction of rent tax and reduction of the years of exemption from taxes from twelve to six years); the second chapter contains special stipulations for small dwellings (self-contained dwellings, the habitable area of which does not comprise more than 861 square feet). The same reduction applies to buildings with small dwellings already begun in 1911, with the assistance of credit granted by the Housing Fund. Workmen's dwellings begun after December 31, 1911, which already enjoy the advantages of the Act of July 8, 1902, are granted, notwithstanding the twenty-four years' exemption from taxes, the reduced rates of taxes after the expiration of the said period.

The second Act of December 28, 1911, refers to remission of taxes and fees for building societies of public welfare. They are entirely exempt from income tax if their net income is small. The conveyance to such societies of ground plots, not yet built upon, for the purpose of erecting small dwellings, is subject to only half the conveyance fee in accordance with the Act of June 18, 1901 (R. G. Bl., No. 74) if the Housing Fund grants credits. If on such a property a building containing small dwellings is erected and is transferred by the building society to a member, as his own house, a reduction of the legal conveyance fee is also made.

By the third act an extraordinary contribution of \$540,000 is granted to the Housing Fund out of State funds for the years 1911 and 1912¹ for the purpose of making advances to certain building societies. Such advances can be granted only by way of exception if a society is compelled to build because of lack of housing accommodation in a certain place, and if its own means are not sufficient.

A number of administrative regulations have been issued in connection with the above acts. To these must be added the order of the Ministry of Finance, issued in agreement with the Ministry for Public Works, dated July 12, 1912, respecting the administration of the Act of December 28, 1911 (R. G. Bl., No. 243), with respect to remission of taxes and fees for building societies of public utility.

The Austrian government, as the preceding statements show, has enacted many measures for the advancement of building activity, and especially in furthering the construction of workmen's dwellings. But inasmuch as the social housing legislation is of recent date, the positive results are quite meager, and statistical data as to the number of houses erected, and as to the inhabitants of them, are lacking. In some cases, where the government acts as an immediate provider of dwellings, garden space is provided wherever available. Experience, however, proved that owing to the high price of real estate in cities practical results could only be obtained in country districts. As a partial equivalent, however, the so-called Schreber garden system seems to have found favor in cities. Remote plots, in-

¹ Further legislative enactments issued in Austria with respect to housing are the Building Act of April 26, 1912 (R. G. Bl., No. 86, *Soziale Rundschau*, 1912, II., 177), and the administrative regulations in connection with the same, dated June 3, 1912 (R. G. Bl., No. 112, *Soziale Rundschau*, 1912, II., 198), and June 11, 1912 (R. G. Bl., No. 114, *Soziale Rundschau*, 1912, II., 201); and also the Decree of the Ministry of Justice of June 11, 1912 (*Verordnungsblatt des Justizministeriums*, No. 28).

tended for future buildings, are being utilized for gardening purposes. Municipalities and societies lease such plots, prepare them for cultivation, and workingmen rent as much ground as they can work in their leisure hours. In many instances the government subsidizes such undertakings, especially at the time of the initial preparation of the ground for a crop. The results obtained from small gardens of an area of 1,500 to 3,000 square feet have been very satisfactory, as the workingmen's families, after a short time, as a rule, obtain so good a crop that they are able to supply themselves with vegetables throughout the year. While the activities of the government in providing homes include the agricultural classes, the principal efforts are devoted to the improvement of dwelling-house conditions in the cities.

Town Planning in Austria. — Austrian cities have a large measure of home rule. Everything affecting their interests that may be done within their own limits, may be controlled by their own measures (Art. V. of the Reichsgem. Gesetzes of May 3, 1862). The building laws of the Austrian provinces vary in many details, but all agree in conferring the utmost independence on local authorities. Austrian cities may control new quarters by making plans. Such large cities as are incorporated (33 in number) require no further authorization; for the small local authorities approval of the State is necessary. Several of the kingdoms, however, permit freedom to act, even to the smallest of their local authorities.

There is no general obligation upon local authorities to make plans; but by special law such obligation is laid upon Vienna, Salzburg, Graz, Klagenfurt, Luiz, Laibach, Innsbruck, Lemberg and Triest. In Bohemia and Moravia, cities and towns, when county seats and incorporated places, are obligated to make plans, but such plans refer more to present building activity than to future development. It is, however, the duty of local authorities in most of the provinces to make plans for the rebuilding of devastated areas, particularly in the case of conflagrations. Several provinces, in particular Lower Austria, seek to encourage general plans by indirect pressure. As long as no general plan with the approval of the State has been adopted, each particular plan must be submitted for approval, and thus commission and other costs accumulate. Of 1,488 local authorities, 137 had, in 1911, made town-planning schemes. The direction and grade of streets, as well as building lines, are controlled by the plans.

The cities of the provinces of Bohemia and Moravia make the

most detailed schemes. Their plans comprehend all free spaces, streets, roads, canals, grades and division into building lots. The plans do not go into details of height of buildings, blocks, width of intervening spaces, etc., as these matters are covered by the building laws and not by the general town plan. As the local authority is also its own building authority, it has full power to prevent any building not in accordance with a plan, by refusing building permits except those for State, imperial or State-owned railway building, where, however, the local authority may appeal to the courts to settle any controversy. The local authorities may develop their own lands, but have no power to compel the development of private property, and cannot take land compulsorily for that purpose.

Vienna has strong characteristics of its own. Its ring-planning is very remarkable in that not only does it possess two ring streets but also an outer ring of open nature reserves in the form of a girdle of wooded hills and meadows. Another interesting feature is the great extent included within the municipal boundary, which is 68,000 acres, as compared with 16,000 acres of Berlin. It possesses a building zone plan. The famous Ringstrasse is the most noted example of the use made by European towns of discarded fortifications. It includes several town parks linked together. All the great improvement schemes have been made the subject of competition, and in several cases the successful competitor has been put in charge of the office which is to carry out the projects. In order to encourage building, when the fortifications around Vienna were pulled down about forty years ago, houses built upon surplus land within five years were exempted from taxation for thirty years.

Belgium.

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1. Report of the American Minister at Brussels, October 15, 1913.
2. The Law of August 9, 1889, and Amendments of July 3, 1892, July 18, 1893, and August 16, 1897, on Workmen's Housing and the Establishment of Committees of Patronage.
3. Regulations of October 9, 1895, on Committees of Patronage.
4. "Recueil des Lois, Arrêtés et Instructions concernant les Habitations Ouvrières," by O. Velghe, Brussels, 1911.
5. "Guide de L'Ouvrier qui veut devenir Propriétaire de sa Maison."
6. "Compte Rendu des Opérations et de la situation de la Caisse Générale d'épargne et de Retraite, instituée par la loi du 16 Mars 1865, sous la garantie d'état." Annexe au loi, 1910, 1911. (Reports of the National Savings and Annuity Bank.)
7. "Habitations Ouvrières" A. Vauder Moere, Brussels, 1904.
8. Monographs in the Proceedings of the Tenth International Housing Congress.
9. Report of John Dubois, Director-General, Bureau of Labor, Ministry of Labor and Industry, at the Ninth International Housing Congress, "Les Habitations Ouvrières en Belgique."

10. Report to Same Congress by E. Deroover, Managing Director of the National Savings and Annuity Bank.

11. Town Planning Review.

12. "Insurance and Home Building," by Lee K. Frankel, Survey, 1911.

13. "Land and Labor Lessons from Belgium," by B. Seebom Rowntree (London, 1910).

The following account of the method of operation of the Belgian laws is a translation of a document transmitted to the Homestead Commission by the Belgian government through the State department at Washington. It shows so fully the provisions and methods of operation under the law that it seems wise to print it in full.

GUIDE TO WORKINGMEN DESIRING TO OWN THEIR OWN HOMES.

Often the workingman is badly housed and the rent of his house is too high. He is ambitious to own a house; to be independent; to live in a healthful and agreeable house, — his own home of which he is sole master, — which he can build, arrange and adorn to suit his fancy, — that is the laboring man's dream.

And yet *nothing is easier* of accomplishment for most laboring men since the National Savings Bank has been lending its aid. That same savings bank where the laboring man takes his savings, which guards them and causes them to grow, procures for him the funds for the purchase or erection of a house.

The savings bank, however, does not deal directly with the workingmen. It lends its aid only through a local society which serves as a guarantor and investigating medium. One hundred and seventy such societies have already been founded in Belgium, and have aided the erection of 33,000 houses. Organizations of this kind exist in every district. These societies afford protection both to the workingman and to the bank. They help and advise in all the purchase or building operations. The members pursue no interested end; they act only for the benefit of the workingman without receiving any profit for their services. Furthermore, these societies lend him money, furnished by the National Savings Bank, upon the most favorable terms. That is the important point, for the greatest difficulty that confronts the workman who desires to become the owner of his own home is to find the money at moderate rates and on easy repayment plan.

I. *To whom does the Society advance Money?* — To workmen, foremen, small business men, employees, agents, small-scale farmers, etc., — in a word, all engaged in "modest trades." It will lend money —

1. For the construction of a house.

2. For the purchase of a house already built.

3. For the repayment of a too burdensome mortgage, or where the mortgagee demands repayment.

4. For the reconstruction and improvement of a house already possessed, *e.g.*, for the addition of a wing. But the society makes two stipulations: —

(1) That the borrower himself live in the house, for it does not desire to encourage speculation.

(2) That the borrower keep no saloon or public house, for such houses need no encouragement.

If, however, a borrower is obliged to move from his house, to live in another town, for instance, the society may, in exceptional cases, authorize him to let his house.

II. *What Amount will the Society Advance?* — The society will advance at most up to 90 per cent. of the value of the house, including land; it will not loan more than \$1,000. This means the borrower must effect economies so as to be able to put some of his own money into his home, — at least one-tenth of the value.

III. *On what Terms is the Money advanced?* — This is the important thing; it is not enough to borrow; it is necessary to pay interest, and to repay the sum loaned, to the society. These are the rules: —

1. The borrower can repay the loan in ten, fifteen, twenty or twenty-five years, as he prefers; but always so as to be free of debt at the age of sixty-five.

2. The borrower liquidates his debts by monthly or quarterly payments, comprising moderate interest and a part of the capital.

3. The borrower is not bound by the agreed term of ten, fifteen, twenty or twenty-five years; he can liquidate his debt sooner, if he desires, by increasing the payments.

The payments to be made are calculated on a simple amortization basis. For instance, if it is desired to build a house which should cost (including land) \$600, and you wish to put \$80 out of your savings, you go to a workman's dwelling society and obtain the other \$520.

Note first of all that you may build as you wish after any plan that you wish, and by any builder that you may choose.

The society only intervenes to give you good advice and to prevent your being swindled. It will even supervise the work if you desire. You will be asked in how many years you can repay the \$520, and you may regulate that according to your preference and your means. The longer the time, the less you will have to pay quarterly or monthly.

Suppose you wish to repay in twenty-five years. In that case you will pay annually \$6.40 for every \$100. For \$520 that will be \$33.28, or \$2.77 a month for interest and repayment of capital. That is no more than the rent of a house of the same kind, and yet this house will be yours from the very first day, and after twenty-five years it will be free of all charges. Suppose, on the other hand, you prefer to pay the \$520 in twenty years. In that case you will pay \$7.36 on \$100; for \$520 that will be \$38.27 a year, or \$3.19 a month. In answer to the question whether it is better to repay in twenty-five years, or less, you are informed that that depends on your own means.

If you have no other resources outside of your daily labor it will be better to take a long term, for example, twenty or twenty-five years, because you will have to pay less each month, and there always remains a possibility of increasing your payments and liquidating the debt before the expiration of the period.

IV. *A Brief Objection.* — The thrifty workman will no doubt say, "Yes, that is all very well; these are very good terms; but suppose I should die before the expiration of the term? My widow, charged with the care of her children, will not be able to continue payments to the society."

In this case it is necessary to sell the house, in which event the wife and children receive the price after the deduction of the amount remaining due to the society. Nothing will then be lost because each payment quarterly or monthly will have paid part of the price of the house.

But there is still a better way of avoiding all this trouble, and that is by life insurance. This combination presents a great advantage, — if the borrower should die, even during the first month, his wife and children will remain owners of the house free of charge.

The scheme is the following: the society pays to the insurance department of the savings bank a sum calculated according to the age of the borrower, the amount borrowed and the length of the term; this advance made by the society slightly increases the debt, and naturally the amount of the monthly or quarterly payments, but, on the other hand, there is the certainty that the widow and the children will remain in possession of the house free of all charge without the necessity of making any more payment.

The added cost is very small. The majority of workmen who address themselves to the workmen's dwelling societies take life insurance. Numerous families which would have been overcome by poverty have benefited by this combination.

The majority of societies are so persuaded of the excellence of this system that they make favorable reductions to borrowers who consent to insure themselves. Thus it is a rule that advances by societies are made at the rate of 4 per cent., but many of them ask only $3\frac{1}{2}$ per cent., or even $3\frac{1}{2}$ per cent., when the advance is made in combination with the insurance scheme.

In answer to the question as to the cost of life insurance, consider the following example. You are twenty-five years old. Your house costs \$600. You borrow \$520 from the society. You desire to repay in twenty-five years, and to be insured. The society, which heartily approves of your thrifty spirit, grants you a favorable rate, and gives you money at $3\frac{1}{2}$ per cent. The table indicates that in your case the annuity is \$6.65 for a loan of \$100. You then have to pay, for a loan of \$520, \$34.58 a year, or \$2.90 a month, for interest, repayment and life insurance. Compare these figures with those given above and you will see that the difference is only about 12 cents a month for the insurance.

It has been stated that by life insurance the debt will be slightly augmented. Let us explain.

In order to insure the necessary capital, so that at the death of the borrower the property can pass to the heirs free of charge, the society will pay to the insurance department of the savings bank a single premium, which will be greater or smaller, according to the duration of the loan and according to the age of the borrower. You are twenty-five years old and you borrow \$520 for twenty-five years. The society for the construction of workmen's dwellings will pay on your account to the insurance department of the savings bank a sum in one premium of about \$50. You are not to be surprised that at the end of the first year your account, in spite of the sums already repaid, will appear more than that which you have received from the society, for this is a small increase in the sum, for which corresponding increase necessary in the annuity has been made.

V. *Anticipatory Payments.* — In spite of the agreement, it is always legally possible for borrowers to pay a sum greater than the regular annuity. It frequently happens that debtors, thanks to an increase in pay or to favorable conditions, can save money and take it to the savings bank. There they get only 3 per cent., while all the money which the workmen's dwelling societies loan out is to be amortized by $3\frac{1}{2}$ per cent. for those taking life insurance,

and 4 per cent. for those not taking life insurance. There is an evident advantage in applying the savings to the loan.

VI. *Important.* — A purchase of a house or land, and the borrowing of capital, involves certain notarial expenses. Those addressing the workmen's dwelling societies should have, then, besides the minimum tenth of the value of the house, a sum sufficient to pay a notary. This sum varies according to the importance of the loan and according to the value of the property to be purchased, but it should be noted that the workman has by law a reduction of half of the expenses. These amount, in this case, to about \$20 in the case of the construction of a house, and \$40 in the case of the purchase.

VII. *Conclusion.* — Nothing, then, is easier, and nothing more advantageous for a workman who possesses some saving ability, than to become the owner of his own home. When he will have paid rent to his landlord from twenty to twenty-five years he will be no better off than on the very first day. On the other hand, when he will have paid during the same period an equal sum, or very little more, to a workmen's dwelling society he will be free of all charges; he will be an owner from the very first day. He will be assured of his independence, his dignity and the future of his wife and children.

Previous to the Workmen's Dwelling Law of August 9, 1889, no important measure had been taken to improve habitations occupied by workingmen or to facilitate their construction or acquisition. However, seven societies for the construction of workmen's dwellings had been established from 1861 to 1868 at Verviers, Liège, Antwerp, Brussels and Tournais. These societies had previously, to 1889, devoted a sum exceeding \$1,600,000 to the purchase of ground plots and the construction of workmen's dwellings.

A law of April 12, 1862, had provided that registration and stamp taxes on bills of sale of societies for the construction of houses or other buildings for the laboring class, and on papers between societies and laborers for the sale of houses for their habitation, could be paid in 10 annual installments. The law of June 20, 1867, granted the benefit of the joint stock company form of organization to all societies established for the construction, purchase, sale or lease of dwellings destined for the laboring class. The law grants a reduction of about 50 per cent. in the excise taxes on deeds and other transfers of property destined for the laboring class, and allows five years in which to pay the taxes. The same favors are granted to individual workmen, on condition that they establish the facts that they are laborers, and that the house is destined for the habitation of the purchaser.

TABLE 24. — *Showing Tax Exemptions in Favor of Workmen's Homes.*

YEAR.	Mortgage Tax.	Registration Tax.	Stamp Tax on Loans and Loan Applications.	Personal Property Tax.	Totals.
Up to 1904,	\$104,866 20	\$489,375 60	\$126,699 90	\$3,158,538 50	\$3,879,480 20
1904,	13,565 30	63,305 00	18,706 40	348,008 70	443,585 40
1905,	13,728 30	64,065 50	18,684 60	370,668 40	467,146 80
1906,	14,693 60	68,570 40	20,009 90	393,312 00	496,585 90
1907,	15,641 30	72,992 60	22,581 60	416,970 20	528,185 70
1908,	17,593 30	82,102 30	25,361 20	442,775 00	567,831 80
1909,	-	-	-	465,464 00	465,464 00
Totals,	\$180,088 00	\$840,411 40	\$232,043 60	\$5,595,736 80	\$6,848,279 80

The number of workmen's houses exempted from the personal tax in the same period rose from 93,410 to 216,709, valued at \$130,000,000.

Prior to 1889 the Belgium Housing Acts had materially reduced local and national taxation upon all small houses. The net result of all the acts has been that at present, with the exception of the largest, workmen's houses are subject to no taxation of any kind, except the land tax, payable by the landlord. The immunity from taxation has been of real value to workingmen.

The Belgian government is not directly engaged in the purchase and improvement of land to better the housing of working people, but has taken great interest in the matter. The government has organized an official savings bank for the whole country, receiving deposits and paying interest varying from 2 to 3 per cent. The Belgian law of August 9, 1889, authorizes the Government Savings Bank to employ part of its funds for loans to favor the building or the purchase of houses for working people (Art. 5), and also to insure the life of the workman building or buying a house, so as to allow, in case he dies before he has completed his payments, the reimbursement to the bank of the loan made.

A labor commission, established by royal decree, on April 15, 1886, charged with investigating the labor and industrial situation in the Kingdom, recommended the organic law in the matter of workmen's dwellings in Belgium, — the law of August 9, 1889. The provisions of the law fall under three heads: —

1. The creation of a number of local committees called committees of patronage, to endeavor to improve housing conditions.

2. The reduction of one-half, in the case of workmen, of the heavy government duties imposed on the sale or mortgage of property.

3. Arrangement for the provision at a low rate of the capital necessary for the purchase of land and the cost of erection of workmen's houses.

The local committees of patronage for workmen's dwellings, have, for their object, (a) to favor the construction and the establishment of healthful dwellings for workmen and their sale to workmen either on the installment plan or by annuities; (b) to study the sanitary conditions of houses inhabited by the laboring class and of the localities where they specially congregate; (c) to encourage the development of savings and of insurance as well as the mutual credit and loan societies. They also give advice upon all applications for loans to the National Savings Bank for the construction of workmen's dwellings, and their certificates are necessary to effect loans or secure tax exemptions. As a general rule, three certificates are necessary for the construction of one house; one for the purchase of the land or for the house, and one for the loan, and one for the second mortgage. As 198,466 certificates had been granted up to 1909, at least 65,000 workmen had been benefited in becoming proprietors of their own homes.

The bank may make loans either through intermediaries or directly to joint stock or co-operative societies. The acts and minutes during the formation, modification and dissolution of these societies are exempt from stamp taxes. A law of July 30, 1892, extends these fiscal favors to credit societies, which have for their object the making of loans and the construction or the purchase of real estate destined for workmen's dwellings. A royal decree dated March 25, 1899, establishes the rules under which loans shall be made. The National Savings Bank may advance capital to societies to the extent of half the capital subscribed but not paid in by the shareholders; and on the value of the real estate mortgages held by such societies up to six-tenths, when such mortgages have been without life insurance, and up to seven-tenths when they have been made with life insurance. The rate on such advances for all societies is fixed at $3\frac{1}{4}$ per cent., but it is reduced to 3 per cent. for all credit societies which limit their dividend to 3 per cent.

Credit societies may make loans up to 90 per cent. of the value of the house to be acquired or constructed. The borrower must possess at least one-tenth. The administrative council of the National Savings Bank has fixed, by a rule, \$1,100 as the maximum cost of a workingman's dwelling, land and taxes included, and it has limited \$1,000 as the amount of the maximum loan. These amounts, however, have been raised to \$1,300 and \$1,200, respectively, for the large cities, Brussels and suburbs, Ghent, Liège and Antwerp. Aside from these workmen's dwelling societies, assisted by the National Savings Bank, there exist several others which act without financial assistance from this national institution.

TABLE 25. — *Showing the Amount, on December 31, of the Loans made Each Year by these Societies.*

YEAR, 31ST OF DECEMBER,	CREDIT SOCIETIES.				BUILDING SO- CITIES, JOINT-STOCK.		Total of Sums advanced.
	JOINT-STOCK.		CO-OPERATIVE.				
	Num- ber.	Sum ad- vanced.	Num- ber.	Sum ad- vanced.	Num- ber.	Sum ad- vanced.	
1903,	114	\$10,200,000	9	\$595,000	36	\$435,000	\$11,230,000
1904,	115	11,300,000	9	643,000	37	478,000	12,421,000
1905,	117	11,500,000	9	556,000	38	500,000	12,556,000
1906,	118	12,010,000	9	561,000	39	573,000	13,144,000
1907,	119	12,774,000	9	569,000	38	609,000	13,952,000
1908,	121	13,012,000	9	560,000	37	623,000	14,195,000

Since the taking effect of the law of August 9, 1889, the National Savings and Annuity Bank has advanced, from time to time, for the construction or acquisition of workmen's dwellings, a sum amounting on December 31, 1911, to \$19,868,400; this placed at the disposal of the laboring class about 53,850 houses. The sums remaining outstanding at the end of the year 1911 amounted to \$17,750,000. These advances consisted chiefly of loans made to workmen's dwelling societies, but they also comprise advances made to local authorities, and loans made to individuals on mortgage securities.

Like the nation, the provinces participate in the work of housing the laboring classes. The law of August 18, 1893, exempts the workmen not only from the personal tax levied by the nation, but also from the additional rates added to the tax which go to the profit of the province and the municipalities. A fair estimate of this annual exemption is \$500,000. The

assistance of the provinces is also manifested in another way. They grant subsidies to the official committees of patronage for workmen's houses and for savings institutions. Certain provinces also encourage life insurance of borrowing workmen and the organization of mutual credit associations.

In Belgium the law does not prohibit the municipalities from constructing, directly, houses for renting, but there does not exist any special legal legislative authority for the construction of such houses. By virtue of the powers which the constitutional and municipal law grants them, municipal councils may decide upon the construction of laborers' dwellings. Likewise, no legislative authority in particular authorizes the municipality to borrow for the construction of houses for the people. It is a municipal right. All that is necessary is the favorable consent of the permanent committee and the royal approbation. But public authorities have abstained generally from direct construction of workmen's dwellings. They have preferred to subscribe to the capital of societies created under their auspices. However, Ghent constructed 53 workmen's houses; Mons, 145 cottages and one lodging-house building. Brussels has recently decided to build a group of lodging houses for the laboring classes.

The municipal administration is able to further the work by providing lodgings for the laboring class in different manners, either by constructing and exploiting directly habitations to be rented to the laboring class, or by placing capital at the disposal of societies created for such purpose; or again, by lending directly to workmen the sums necessary for them to acquire their homes. These various forms have been adopted, but in very unequal proportions. St. Gilles-Lez-Bruxelles has constructed 5 one-family houses; 5 eight-family houses; and 5 ten-family houses, and has created 130 lodgings to be let. In order to procure the necessary funds the municipality applied to the National Savings Bank in divers successive loans. It obtained a sum exceeding, on January 1, 1910, \$175,000, at a rate of $3\frac{1}{2}$ per cent. The rents exceed by 5 to 10 per cent. the annual charges for interest, amortization, water, taxes, insurance premiums and maintenance charges. The city of Liège advances funds to workmen for the construction or the acquisition of houses on municipal land. The city takes a first mortgage on the house acquired or constructed. Repayment is made by monthly payments calculated on the basis of sixty-six-year annuity, at a rate of $3\frac{1}{2}$ per cent. interest.

For this purpose the city has appropriated \$100,000. Up to January 1, 1910, it had advanced to 61 workmen a sum of \$76,000, of which \$40,000 was for the acquisition of 33 houses; and \$36,000 for the construction of 28 houses.

Various cities have subscribed more than \$590,000 to the shares of workmen's dwelling companies. Up to 1910 municipalities had subscribed \$587,000; welfare bureaus, \$226,000; and overseers of the poor, \$679,000, — a total of \$1,492,000.

Rural Credit. — Under the law of April 15, 1884, the National Savings and Annuity Bank had granted agricultural loans to the agricultural societies from 1884 to December 31, 1911, as follows: 907 loans in excess of \$200; 4,250 between \$200 and \$1,000; 1,284 between \$1,000 and \$2,000; 447 between \$2,000 and \$4,000; 131 between \$4,000 and \$6,000; 41 between \$6,000 and \$8,000; 13 between \$8,000 and \$10,000; 31 over \$10,000; making a total of 7,104 loans to the amount of \$6,731,000.

By virtue of the law of June 21, 1894, the National Savings and Annuity Bank is authorized to employ a part of its funds in loans to co-operative and rural credit societies. In all cases, according to the decree of the Council-General of June 21, 1906, the savings bank can advance funds to co-operative societies whose by-laws are approved by it and who are affiliated by a central organization, which in each case must guarantee the loans. The rate of interest of the advances of the bank is fixed at $3\frac{1}{4}$ per cent. On December 31, 1911, there existed 697 co-operative credit societies. Eight central federations and 268 local federations had made deposits at the savings bank, either on current funds or savings deposits, to an amount of over \$1,200,000.

Denmark.

SOURCES OF INFORMATION.

1. Statement of American Minister at Copenhagen, June 14, 1913.
2. Statement of Danish Ministry of Finance, April 17, 1913.
3. Statement of the Danish Statistical Department, April 14, 1913.
4. Instructions issued by the Agricultural Department under the Homestead Law of April 30, 1909.
5. "Forslag til Lov om Laan til opfoelse af Boliger for Arbejdere m. fl."
6. Law (No. 36, 1909) for the Erection of Dwellings for Laborers.
7. Law (No. 94, 1909) relating to Homesteads.
8. Deltagelsen i Land Brugets Andelsvirksomhed, Statistiske Meddelelser, Danmark.
9. Coopération Dans L'Agriculture en Danemark. State Bureau of Statistics, Copenhagen.
10. Le Mouvement Coopératif en Danemark. Published at the First International Congress of Agriculture and Rural Demography (Brussels, 1910).
11. Stats-Husmandsbrug (State Homesteading), State Bureau of Statistics, Copenhagen.
12. Blank Applications for State Loans for Homesteads.
13. Papers on Denmark at the Tenth International Housing Congress, The Hague, September, 1913, by Olaf Schmidh, C. E., Copenhagen; Gustav Phillipsen, Vice-Mayor of Copenhagen; Martin Nyrop, Copenhagen.

Two lines of legislative action have enabled Denmark to engage in bettering housing for its workmen, — the Small Holdings Acts, under which a total of \$6,850,000 had been spent up to 1910-11, and the Loans for Laborers' Dwellings Acts, under which, up to 1911-12, \$7,660,000 had been granted for homestead loans.

Small Holdings. — By the law of March 24, 1899, agricultural laborers were enabled by State aid to acquire small farms. Agricultural laborers and persons in domestic service who were citizens between the ages of twenty-five and fifty, and of good character, were eligible. Lots of land, to come under the law, must not be less than 2.7 acres nor more than 10.9 acres in extent. The purchase price could not, except in rare circumstances, exceed \$1,080. The State loans to the purchaser *nineteenths* of this amount on favorable terms. The treasury was authorized to loan not exceeding \$540,000 a year for five years for the said purpose. It was recognized that the whole matter was experimental, and the operation of the law was limited to five years. It was revised by the law of April 22, 1904. So far as the fund is concerned, the revision conserved the principles of the former law, but increased the number of persons to whom it applied; to agricultural laborers and domestics were added rural artisans of similar economic status. The maximum (ordinary) limit of the property acquired was raised from \$1,080 to \$1,350, and the sum annually available was raised from the 1904 figure of \$540,000 to \$810,000. Like the law of 1899, it was in force only for five years; it was then replaced by the Small Holdings Law of April 30, 1909, which was also to be revised in five years. The law of 1909 still further widened the list of persons eligible by admitting unmarried women and by according fishermen the right to borrow under very precise limitations. The minimum acreage of the holding remained nearly the same. The usual maximum purchase price was fixed at \$1,750 instead of at \$1,350, and could not in any exceptional case exceed \$2,160. The law of 1909 authorized the department of finance to expend up to \$1,080,000 annually for five years for the creation of small holdings. It was stipulated that an applicant possess at least 10 per cent. of the value of the property desired in all three of the laws under consideration.

The total number of small holdings established in conformity with the laws from 1900-01 to 1910-11 was 5,777; and the treasury loans for this purpose amounted to \$6,850,000.

Following is a synopsis of the law of April 30, 1909, and of the regulations appertaining thereto: —

Men and unmarried women are eligible under the law. An applicant must be native born, twenty-five years old and as a rule not over fifty; free from conviction for crime; free from any unpaid debt to the public pauper administration of April 9, 1891; must have supported himself at least four years after his eighteenth year; must have testimonials from two trustworthy persons intimately acquainted with him as to being an ambitious, sober and thrifty person; must satisfy authorities that he is in possession of the means required by the law (one-tenth), and must be without other means of acquiring a piece of property such as is considered under this law. No one may acquire loans for more than one piece of property. The commission shall see that the property, buildings, necessary stock and farm accessories are kept in good condition. At least once in every three years inspections are made by the commission, and if material deficiencies in the property or its cultivation exist, a suitable time limit is set in which the owner may make repairs.

Loans for Laborers' Dwelling Houses. — In addition to the dwelling houses erected by the State railway and similar institutions for their own laborers, the State treasury affords assistance for laborers' dwellings through cheap loans, and by a provision in the Real Estate Taxation Law, under which tenements built by building associations and the like may be exempted from the real estate tax, even if the rental is 36 cents higher than the limit for exemption from taxes applying to other tenements. This limit is \$17.50 in rural districts, \$35 in provincial towns and \$52.50 in Copenhagen.

Loans from the State treasury are granted to homestead holders and for ordinary laborers' dwelling houses. Loans are also granted to artisans for procuring machinery. Up to the expiration of the fiscal year 1911-12 there was granted a total sum of \$7,660,000 in loans on homesteads, distributed among 6,275 homesteads.

The average annual wages of a farmhand with steady work was in 1910 estimated at \$183.50 in money and \$5.40 in supplies, while a common laborer, according to the industrial census for 1906, obtained an average weekly wage of \$4.86 in the country; \$5.25 in provincial towns; and \$6.30 in Copenhagen, averaging \$5.50 throughout the entire kingdom.

A law of March 29, 1887, in regard to loans for rebuilding overbuilt and unsanitary parts of the city of Copenhagen, with

its suburbs, and the staple-towns, and for the erection of laborers' dwelling houses, empowered the Minister of Finance to authorize loans until the close of the year 1897 up to \$270,000 to communities or associations which in Copenhagen or its vicinity, or in the staple-towns in their vicinity, built sanitary and good laborers' dwelling houses, on condition that the surplus (profits) should be used to promote the object of the associations, so that the members of the associations would not be allowed more than 4 per cent. annual dividend. A suitable security, in the discretion of the Minister of Finance, is to be given, and an annual payment made of 4 per cent. of the loan, 3 per cent. of which is interest on the loan, and 1 per cent. installment on the capital of the loan. Under this law \$116,000 has been loaned.

By law of February 26, 1898, the Minister of Finance was empowered to authorize loans until the close of the year 1907, up to the amount of \$540,000, to local authorities or associations for the erection of good and sanitary laborers' dwelling houses, on the same conditions as those stipulated by the Law of 1887. Under this law \$539,000 has been loaned.

By a law of April 22, 1904, there was established a State Loan Fund, with the object of granting loans to promote industry and to support social and humane enterprises, providing said loans were authorized by the law. This fund, from which all the loans for this purpose are taken, was founded with \$8,100,000, the interest on which is applied to the capital.

By a law of the same date in regard to loans for the erection of dwelling houses for laborers, etc., it is provided that, from the State Loan Fund, loans may be granted for the erection of good and sanitary dwelling houses for laborers and others in similar economic circumstances in, or in the vicinity of, Copenhagen and market towns, or commercial rural centers, to local authorities, or to associations recommended by them, on condition that any eventual profits (surplus) should be used to promote the object of said associations. Such loans should be amortized by installments of 1 per cent. per annum and should bear an annual interest of 3 per cent. The loan is not to exceed two-thirds of the value of the mortgaged security as appraised by appraisers appointed by the Minister of Finance. This law was to be in force from April 1, 1904, till March 31, 1909, and the total of the loans from this fund was not to exceed \$81,000 annually, but what was not used one year could be used the next. Under this law \$350,750 has been loaned.

Under law of March 5, 1909, in regard to loans for the erection of dwelling houses for laborers, which is in force from April 1, 1909, till March 31, 1914, loans may be granted dwelling houses for laborers and others up to \$108,000 annually, with the provision that what was not used the one year could be used the next. Under this law \$352,340 has been loaned.

Thus far there have been no losses on these loans.

Only laborers, farmers, artisans, tradespeople without capital, low-salaried functionaries, and other men and women in similar economic circumstances may become members of a building association and have the right to inhabit a tenement in buildings to which loans are granted by the State. All the members of the association are jointly responsible for the loan.

Town Planning. — Denmark has no general town-planning law. Only for the city of Copenhagen is there legislation in that matter, contained in part in a special law of December 14, 1857, and in part in the different building laws for that city, which contain also general provisions for the laying out and construction of streets, etc. Some of these provisions may be put in force in other cities in Denmark on application by the municipal council of the city in question. The result of this adoptive system for these cities is quite chaotic. Even for Copenhagen the legislative situation resulting is imperfect, for the city is not obliged to formulate either general planning schemes or special plans for particular quarters. It does not formulate them voluntarily because such a plan would not be authoritative, nor could it prevent private exploitation at variance with the city plans. Publication of such plans would result in speculation. In this situation the city of Copenhagen can only act indirectly. For the laying out of new streets and the exploitation of the abutting property, the authorization of the city is necessary, and the city is then, to a certain extent, able to stipulate that certain conditions be fulfilled. But it cannot assure the establishment of public parks and squares; it cannot hinder the erection of high buildings in a villa quarter, or in a quarter of small workmen's dwellings.

Two circumstances render the actual situation a little better than the legal situation. In the first place, the city itself is a large proprietor of land suitable to be exploited. Of the 17,350 acres of the total area of Copenhagen the city owns about 2,225 acres of land; secondly, since the last few decades of the nineteenth century, the city, when forced to dispose of its lands,

stipulated conditions and restrictions as to the character of the building.

The municipal authorities have petitioned the government for a law adopting the principles of the most progressive city governments of Europe. The law would oblige the municipal authority to formulate a general city plan, and special plans for new territories to be exploited in the future, and that when these plans are once adopted the municipal administration would be authorized to prevent all development running counter to them. The law would confer the power on the city to take land compulsorily, and to restrict certain quarters for villas, for workmen's houses or for factories.

Finland.

SOURCE OF INFORMATION.

1. Proceedings of Tenth International Housing Congress, The Hague, September, 1913. Report by Dr. K. A. Moring, Professor of Law, University of Helsingfors.

At the founding of cities in Finland the crown donated to them the necessary lands. Where the crown did not possess the lands necessary therefor it acquired them by purchase or compulsorily. Thus cities at the time of their origin owned the land on which they were built. The lands granted the cities were used in two ways. On one part the city was built, and this land, by a city plan, was divided into ground plots. The city plan deals with the streets and open places, the building blocks and division into ground plots. After the city has decided on the plan, placed the water and sewerage mains, plots are sold to individuals for building purposes. These are sold in freehold, but the city may, if it desires, retain ownership and lease for building purposes.

The part of the city's land which was outside the city plan cannot be alienated. A portion of it the city itself holds for communal purposes; in former times and even at present in rural districts this portion is used as a common grazing ground for cattle. A portion is rented to individuals for farming, gardening and also, to a very small extent, for building purposes.

When a city extension plan is made no difficulties are presented, as the land is municipal land in the possession of the city. Where, however, it has been leased out, the plan must await the expiration of the lease, unless some arrangements with the lessees are made. Land outside the city limits may be

acquired compulsorily when necessary for a city extension scheme.

City planning is regulated by the imperial decree concerning city building of March 18, 1856, and the Health Statute of December 22, 1879. All cities must adopt a plan. The city council passes upon it, and the Grand Duke (the Czar) approves it.

Though the lands outside the limits do not belong to the city, they may by population become essentially a part of it, — in particular where a large number of people who are engaged in occupations in the city begin to live there. In former times trade, commerce and manufacturing were forbidden on such lands, particularly near a city, and there was no such thing as a factory industry whose workers could seek cheap homes outside the city. Recently conditions have changed. Manufacturing liberty was extended by the Imperial Decree of February 24, 1868, allowing such establishments to be erected in the country. Thus suburbs spring up. At first there were no building ordinances for the suburbs, and numerous bad and unhealthful houses for the laboring class were built. But now suburbs can make an extension scheme, even for grounds that are private property, and some municipalities have been granted the right of dividing up, for an extension plan, private property in their suburbs, as they do their own possessions.

By the cession of the plots in freehold or lease from the time of their origin, Finnish cities have exercised complete control over the housing of the people.

France.

SOURCES OF INFORMATION.

1. Statement of French Foreign Office to the American Embassy, February 15, 1913.
2. Rapports du Conseil Supérieur des Habitations à Bon Marché, 1912, 1913.
3. "Recueil des Documents sur la Prévoyance Sociale réunis par le Ministère du Travail et de la Prévoyance Sociale. Les Habitations à Bon Marché," Paris, 1908.
4. Law of April 10, 1908, and of December 23, 1912, for loan of money at 2 per cent. to Real Estate and Cooperative Low-cost Housing Companies.
5. Law of April 12, 1906, exempting from Taxation Certain Houses, and also Certain Building Companies from Stamp Taxes.
6. Law of December 23, 1912.
7. Daily Consular and Trade Reports, January 27, 1913, March 6, 1913, May 28, 1913, July 11, 1913.
8. "Report on Low-cost Housing in France, to the Ninth International Housing Congress," by M. Maurice Dufourmantelle, Professor of Social Science in the Free College of Paris.
9. "Progress in French Housing Reform in the Last Five Years," by M. L. Ferrand, Member of the Superior Council for Low-cost Housing.
10. Monographs on France in the Tenth International Housing Congress.
11. Bulletins of the International Labor Office.
12. Twenty-first Annual Report, United States League of Building and Loan Associations July, 1913.
13. Town Planning Review, July, 1913.

French legislation favors the construction of workmen's dwellings by two distinct methods: (1) loaning money at reduced rates and (2) by the exemption of building societies from property and excise taxes.

The government is not empowered to purchase and manage lands to assure the better housing of working people, but it can advance money at 2 per cent. to real estate credit companies, which loan the funds on mortgages to private persons wishing to acquire a house or small property (field or garden), and to co-operative societies which build cheap dwellings, for construction and loans. (Law of April 10, 1908, and December 23, 1912.) The advances thus granted by the State may, according to law, amount to \$20,000,000. They actually amounted on December 31, 1911, to about \$400,000.

The government favors the building of dwellings for working people by certain exemptions from taxation. (Law of April 12, 1906, April 10, 1908, and December 23, 1912.) Low-cost houses which have not a rental value higher than a figure fixed according to the population of the commune, those which have obtained the sanitary certificate, and those which are destined for people of small means, are exempt for twelve years from the ground tax on built-up lands and from the tax on doors and windows. Building or loan companies with charters and by-laws approved by the Minister of Labor, which deal with low-cost dwellings, are exempt from registration, stamp, revenue, stock and bond and license taxes. These exemptions amounted to about \$100,000 for the year 1911. The law of December 23, 1912, makes further fiscal favors to such companies. The government permits and encourages the savings banks to invest in the mortgages and securities of these building companies. The amount of such investment is inconsiderable, but it widens the market for these securities by increasing public confidence in them.

In the period between 1902 and 1909, French legislation on low-cost housing underwent profound modifications; the law of November 30, 1894 (*loi Siegfried*), under which was regulated the building of cheap houses, was replaced by the law of April 12, 1906; and a little later, on the 10th of April, 1908, a law entitled the Small Proprietor Law (*loi Ribaut*) was promulgated. Under the law of April 12, 1906, committees of patronage, the establishment of which had formerly been optional, became obligatory. There are actually about 113 such committees among the 90 departments. On the advice of these committees of patronage,

and on their certificate that the houses are healthful, adequate and used for the working classes, tax exemptions are made. Article 9 exempts houses below a certain valuation where they are constructed by individuals or by societies from certain State, departmental and communal taxes. Article 3 authorizes the communes to grant subsidies to the committees of patronage provided by Article 1 of the law, which are intended to encourage the construction of healthful and low-cost houses for workmen. This assistance on the part of the municipal authority takes these forms:—

1. Loans to the credit of building societies and subscription to the bonds or shares of the societies under the three following conditions: (a) the houses benefiting by these municipal subsidies shall not be sold for more than the cost of construction, or rented so as to yield less than 4 per cent. of the capital invested; (b) in case of subscription to the shares on the part of the cities these shares must be entirely unrestricted, and the subscription must not exceed two-thirds of the capital; (c) such financial assistance on the part of the communes must receive the approval of the Minister of Labor and of Social Welfare, after advice from the permanent committee of the superior council for low-cost housing.

2. The sale of building lots to societies for the construction of low-cost houses under the following conditions: (a) the value attributed to such concessions must not be lower than their true value as established by an expert; (b) the ground ceded must be improved by the construction of low-cost dwellings; (c) subscriptions to shares entirely unrestricted must not exceed two-thirds of the capital.

3. Concession of lands or low-cost houses to the societies, provided that the price at which the concession is made shall not be lower than one-half of the real estate value.

4. The guarantee of interest or dividends on the shares or bonds of the societies for building low-cost houses during the first ten years of their existence, provided that such rate of interest or dividend does not exceed 3 per cent.

The establishment of these committees of patronage is too recent to render accurate account of their influence. The Minister of Labor has obtained appropriations to encourage the establishment of further committees. They are to give advice to societies for building cheap houses, to consult with them on the formation of their by-laws and constitutions, and to see that

they conform to such by-laws as are required by the Minister of Labor. The most important function of the committees of patronage is to grant certificates of health to the constructors of houses who wish to benefit by the advantages of the law. This provision aims to give to the State, and to public institutions authorized to lend funds to workmen for the construction of cheap houses, the assurance that their funds will go into healthful houses only.

Credits and Subsidies. — In this matter, too, the laws of April 12, 1906, and April 10, 1908, have amended the law of November, 1894. The law of April 12, 1906, authorized savings banks, trust companies and other institutions to subscribe to the shares of societies for building low-cost houses. These shares must always be unrestricted, and the total subscription must not exceed two-thirds of the capital. The savings banks and trust companies have been very conservative in their investments, but the moral results of such subscriptions, however small, have been widespread, because they tend to create a public confidence in the societies which widens the market for their shares, which appreciate in value. The number of savings banks which have actually subscribed to such shares had risen from 25 in 1904 to 80 in 1908, but trust companies have abstained generally from such subscriptions.

The Ribaut Law (1908) extended to fields and gardens not exceeding one hectare (2.47 acres) in extent, nor \$231.60 in value, the advantages formerly accorded only to cheap dwellings, and it made life insurance obligatory for the purchaser of the property. The law of December 23, 1912, raised the rental values and net cost of individual houses and the rental values of collective or tenement houses, besides defining the conditions to be complied with in order to benefit by this special legislation. The new law also gives facilities to communal authorities to improve the lodging conditions of the poor by employing certain authorized companies to construct and operate sanitary tenements for them. This has already been done in Paris on a large scale.

The Building Societies. — The following table shows the number of societies to assist the building of low-cost houses: —

TABLE 26. — *Showing the Number of Societies assisting in the Building of Low-cost Houses.*

SOCIETIES.	1904.	1905.	1906.	1907.	1908.	1912.
Joint stock companies,	51	69	83	123	88	228
Co-operative,	56	98	125	162	149	146
Miscellaneous,	2	7	9	8	1	-
Total,	109	174	217	293	238	374

Three classes of companies or associations approved by the Ministry of Labor of France exist under the legislation above cited, namely, (1) Sociétés de Crédit Immobilier, (2) Sociétés Anonymes d'Habitations à Bon Marché, and (3) Sociétés Co-opératives d'Habitations à Bon Marché. All of these are stock companies, the third being co-operative. In the first class are companies which receive from the State, at the rate of 2 per cent. interest, capital which they must employ in making individual mortgage loans to acquirers of houses, fields or gardens at an interest rate not exceeding 3.5 per cent., and in making advances to companies for the construction of low-cost dwellings at an interest rate which must not exceed 3 per cent. Some of these companies, however, confine their loans to companies of the second class, leaving it to the latter to make loans to private persons.

A Société Anonyme d'Habitations à Bon Marché (joint-stock company for low-cost dwellings) is a company in which the shares are taken by persons who do not acquire houses, as in the case of co-operative associations under the law. Some of these companies are engaged in building individual dwellings for rent or sale, but, as a rule, they construct collective or tenement houses for the benefit of the working classes. In the operation of these companies it is the rule to have a uniform annual payment by the acquirer of property until his debt is paid off, while in the case of co-operative associations this annual charge may vary according to the rate of interest on the shares. The rate of interest on the shares of these corporations may not be higher than 4 per cent.

In the co-operative associations acquirers of property must be shareholders, with a voice and active part in the administration

of the affairs of the association. As soon as a member of one of this class of building associations has made his last payment he becomes the owner of his home by "attribution" (prerogative), which method of transfer of realty involves a considerable economy in the contract expenses, which under ordinary conditions amount to about 9 per cent. of the value of the property. These co-operative societies may also receive advances from the Sociétés de Crédit Immobilier, which they use in making mortgage loans to individuals under the Ribaut Law of 1908. The law of 1912 permits these co-operative organizations to borrow at the rate of 2 per cent. The interest on the shares of these associations may not be higher than 4 per cent.

The advantages offered by the laws include facilities for borrowing capital at reduced rates of interest; postponement of final settlement to a limit of twenty-five years; temporary exemption from imposts, *contribution foncière* (ground tax), and door and window taxes, for a period of twelve years following the completion of the house; life insurance on easy terms; facilities for remodeling and enlarging the house; and certain important succession privileges for the heirs in case of death. Under all three laws — 1906, 1908 and 1912 — the house must be entirely paid for by the time the acquirer reaches the age of sixty-four years.

In order to benefit by the Ribaut Law the purchaser must first take out insurance on his life, but for those who cannot pass the medical examination "insurance without medical examination" is made possible by compliance with certain conditions. Under the law of 1908 life insurance is obligatory in the form of insurance with a single premium, which is paid by the acquirer if his means permit; otherwise the loaning company advances it to him and adds the amount to the mortgage loan. Under the laws of 1906 and 1912 life insurance is optional. If the company has sufficient funds it may advance the premiums to its clients; otherwise the borrower must pay them.

The net cost of an individual house acquired under this system may not exceed the figures fixed for the commune in which it is located. These figures are in proportion to population, and the houses must comply with strict hygienic requirements. The following table shows the highest annual rental value and net cost (value of the ground covered by the building or immediately surrounding it plus the actual cost of construction) for cheap individual houses under the present laws. In each category the

first figures represent the annual rental value and the second the net cost, each living room to be at least 9 square meters (96.87 square feet) in extent.

TABLE 27. — *Showing the Highest Annual Rental Value and Net Cost for Cheap Individual Houses under the Present Laws.*

POPULATION OF COMMUNES.	THREE LIVING ROOMS, KITCHEN AND TOILET.		TWO LIVING ROOMS, KITCHEN AND TOILET.		ONE LIVING ROOM WITH KITCHEN.		ONE ISOLATED ROOM.	
	Rental.	Cost.	Rental.	Cost.	Rental.	Cost.	Rental.	Cost.
Under 2,001, . . .	\$50 95	\$1,072 50	\$41 69	\$887 57	\$27 79	\$584 98	\$16 21	\$341 22
2,001 to 5,000, . . .	57 90	1,218 79	47 48	999 35	28 95	609 30	18 53	390 05
5,001 to 15,000, . . .	63 69	1,340 77	52 11	1,097 01	34 74	731 28	20 84	438 69
15,001 to 30,000, . . .	75 27	1,584 53	57 90	1,218 79	40 53	853 25	23 16	487 52
30,001 to 200,000, . . .	92 64	1,950 26	75 27	1,545 93	57 90	1,218 79	28 95	609 30
Over 200,000, . . .	115 80	2,437 78	92 64	1,950 26	96 48	1,462 55	40 53	853 25
City of Paris, . . .	138 96	2,925 30	115 80	2,437 78	81 06	1,706 51	46 32	975 04

NOTE. — In the foregoing table, with communes of 15,001 to 30,000 inhabitants, are included suburbs of communes of 30,001 to 200,000 inhabitants in a radius of 6.2 miles; with communes of 30,001 to 200,000 inhabitants are included suburbs of communes of 200,001 inhabitants and over in a radius of 9.3 miles, and large suburbs of Paris, viz., communes whose distance to the fortifications is over 12.4 miles and not in excess of 24.8 miles; with communes of 200,001 inhabitants and over are included small suburbs of Paris in a radius of 12.4 miles.

The law of 1913 provides that the rental value both of individual and of tenement houses shall be fixed at 4.75 per cent. of the net cost of the building. All outside plumbing expenses are excluded from the net cost. Under this law collective houses or tenements are constructed by Sociétés Anonymes d'Habitations à Bon Marché, which rent them to persons in poor circumstances. This plan permits workmen who do not earn enough to acquire ownership of individual homes to secure sanitary lodgings at reduced rates. The authorized annual rental of such lodgings ranges from \$42.46 for a three-room apartment in a commune with less than 2,000 population to \$115.80 for similar quarters in the city of Paris. Rents of smaller lodgings are proportionately lower.

A Havre Company's Operations.— With a view of carrying out the provisions of the building laws above described, there has been organized in Havre a company known as the Société Havraise de Crédit Immobilier, having a capital of \$50,180 in shares of \$19.30 each, of which one-fourth is paid in. This company has been operating since 1909. It has made 86 loans for building operations, and the total amount so loaned is \$62,359.

The general conditions of admission to the benefits offered by this Havre company are as follows: (1) The applicant must be of age and sufficiently healthy to be accepted for life insurance by the Caisse Nationale d'Assurance. (2) He must possess one-fifth of the sum to be devoted to the purchase of the ground or the construction of the proposed building. In case the loan relates only to the construction of a house, the value of the ground already acquired is applicable toward the one-fifth required by the law. (3) The applicant must furnish a certificate or references from the firm which employs him. (4) If it is a question of purchasing a garden only, the applicant must be in a condition to cultivate it himself or to have it cultivated by a member of his family, and if it is located in Havre he must prove, by producing the last three rent receipts, that the annual rental value is lower than \$62.72. (5) In case of a house to be built the applicant must be able to produce all necessary documents, such as plans, contracts, specifications, etc., in order to establish the net cost of the house. In the event of the death of the client the ground or the house upon which an advance has been made by the company becomes immediately the property of the heirs of the deceased, who are required to pay nothing further. State insurance is contracted for by a single premium, which is paid by the Société de Crédit Immobilier as soon as the contract is signed before the notary. If the borrower is not able to repay this premium at the end of the first year the amount of it is added to the loan on the premises, and reimbursement is included in the annual payments of the loan.

The Havre company makes loans towards the purchase of a piece of ground to the extent of four-fifths of a maximum expenditure of \$231.60, and likewise toward the construction of a dwelling to the extent of a maximum expenditure, including the value of the ground occupied, of \$1,351 for Havre and \$1,041 for the suburbs of Havre. These advances are at 2.75 per cent. for periods at the choice of the borrower, of from ten to twenty-five years, quarterly installments, with the privilege of anticipating payment at any time. The borrower is also required to pay fees of the architect, calculated by contract at \$11.58, and mortgage expenses and stamp duties, calculated at about $3\frac{1}{2}$ per cent. of the total amount of the advance made.

Among the loans made by the Société Havraise de Crédit Immobilier were included loans to railway employees, carpenters, metal workers and day laborers. One man, aged thirty years,

borrowed \$868.50, repayable in twenty years. He pays an annuity of \$64.08, just about the amount of his former rent, for lodgings for himself and family. Another man aged thirty-four borrowed \$846.50, which he will repay in 25 annuities of \$54.81. Still another, aged forty-five years, borrowed \$907.10, to be repaid in twenty years in annuities of \$72.57. His monthly wages are \$28.95, of which only \$5.98 will be required to meet payments on his home. If he should die before the expiration of the twenty-year period, his family would inherit the home with nothing more to pay. This arrangement gives borrowers who are heads of families a comfortable sense of security. In Havre one borrower died the same day that he signed the contract, while another died in the course of a month.

Work of Committees of Patronage.—In order to secure tax exemptions or loans from savings banks, a building association must present a "sanitary certificate from a committee of patronage." These committees not only inspect such dwellings and make reports thereon, but they also encourage the formation of housing associations and land-credit societies. The following table gives some idea of the frequency with which applications for such certificates are made and the distribution of these committees throughout France:—

TABLE 28. — *Showing Applications for Sanitary Certificates, 1911.*

	Applications for Certificates.	Certificates granted.
Ain,	1	1
Aisne,	79	69
Alger,	23	22
Allier (arrondissement de Moulins),	95	94
Alpes-Maritimes,	12	12
Ardennes,	42	37
Aube,	65	65
Aude,	9	9
Bouches-du-Rhône,	109	106
Calvados,	31	29
Charente,	73	71
Charente-Inférieure,	6	6
Cher,	13	12
Constantine,	18	18
Corrèze,	4	3
Côte-d'Or,	31	31
Côtes-du-Nord,	1	1
Dordogne,	26	26
Doubs,	41	41
Eure-et-Loir,	26	16

TABLE 28. — *Showing Applications for Sanitary Certificates, 1911 — Concluded.*

	Applications for Certificates.	Certificates granted.
Gard (Alais),	3	3
Gironde,	15	11
Hérault,	4	3
Ille-et-Vilaine,	73	64
Indre,	35	35
Indre-et-Loire,	11	10
Isère,	14	14
Jura,	3	2
Landes,	12	12
Loir-et-Cher,	15	15
Loire,	53	53
Loire-Inférieure,	127	123
Loiret,	68	64
Maine-et-Loire,	127	117
Manche,	52	49
Marne,	28	21
Marne (Haute-),	21	18
Nièvre,	22	22
Nord,	1,042	990
Oise,	15	15
Oran,	11	6
Orne,	9	9
Pas-de-Calais,	1,424	1,187
Puy-de-Dôme,	170	142
Pyrénées (Basses-),	24	20
Rhin (Haut-),	19	16
Rhône (Lyon),	48	48
Saône (Haute-),	22	20
Saône-et-Loire,	16	15
Sarthe,	107	103
Savoie,	5	5
Seine,	543	413
Seine-et-Marne,	43	38
Seine-et-Oise,	130	94
Seine-Inférieure,	101	101
Somme,	153	133
Tarn,	3	3
Var,	29	29
Vaucluse,	1	1
Vendée,	4	3
Vienne (Haute-),	142	94
Vosges,	42	42
Yonne,	13	12
Total for 74 committees,	5,504	4,844

Recent Progress in Housing. — There were in France on the 1st of April, 1912, 339 societies for building houses at low cost, whose by-laws had been approved by the Minister of Labor, with a total capital of \$11,400,000; as well as 14 societies for furnish-

ing credit on real estate, with a total capital of \$719,000. In addition there existed 35 societies whose by-laws were not so approved.

In 1913 there were 411 low-cost housing societies, 146 being joint stock societies, 228 co-operative societies and 37 credit societies. The following table gives an idea of the importance of the operations of these societies:—

TABLE 29. — *Importance of the Operations of these Societies.*

	1908.	1912.
Capital stock,	\$4,706,000	\$10,460,000
Obligations,	1,971,000	5,197,000
Real estate,	5,526,000	10,858,000
Loans,	162,000	942,000

These figures do not include the value of the houses already sold, and the amount of the loans is given after deductions for repayment.

Fiscal exemptions, which amounted to a total of \$50,000 in 1908, had risen to \$125,000 in 1912, not including the personal property exemption, figures for which in the latter year were not available. The number of sanitary certificates examined by the committee of patronage rose from 2,863 in 1909 to 6,290 in 1912.

Sixty French savings banks had invested \$1,213,000 in building low-cost houses; 30 had invested \$410,000 in mortgages to societies for constructing such houses; 18 had invested \$164,000 in bonds of building societies; 15 had invested \$190,000 in the shares of the building societies; and 18 banks had invested \$110,000 in mortgages.

TABLE 30. — *Showing the Increase of Savings Banks Investments in Workmen's Dwellings in the Last Four Years.*

	1908.	1912.
1. Houses: —		
Constructions,	\$954,307	\$1,310,939
Loans to societies,	357,696	677,882
Shares to societies,	98,426	306,456
Individual loans,	25,487	168,893
2. Suburban dwellings: —		
Building,	73,216	437,316
Loans to societies,	10,700	18,600
3. Workmen's gardens: —		
Purchasers,	7,831	39,235
Loans to societies,	350	5,608
Total,	\$1,528,013	\$2,964,929

Charitable institutions subscribe to the shares of low-cost housing companies. In Paris the Department of Charities has invested in loans to such companies a sum of \$3,300,000. The National Deposit and Trust Company has loaned to numerous housing societies from its reserve at rates of interest varying from 3 to 3 $\frac{1}{4}$ per cent. The total amount of such loans rose from \$2,500,000 in 1908 to \$5,000,000 in 1912. They had been made to 382 companies, of which 62 were joint stock companies and 320 co-operative companies. The National Annuity Bank has loaned over \$100,000 out of the annuity and pension fund established by the law of April 5, 1910, at a rate of 3 $\frac{3}{4}$ per cent.; and \$1,300,000 of the State's fund for real estate credit societies at a rate of 2 per cent. Several local authorities and departments have subscribed to shares of low-cost societies, among which are the city of Arques la Bataille, the Department of Calvados, the city of La Rochelle, the city of Bone and the Department of Constantine.

Several local authorities, notably the city of Paris, have granted land at a fractional part of its value. The city of Paris has been authorized by law of July 13, 1912, to borrow a sum of \$40,000,000 for the construction of workmen's houses. Proceedings under this law are intrusted to a public bureau.

Town Planning. — In a report to the Tenth International Housing Congress at the Hague, September, 1913, G. Rister, president of the Union of Land Credit Societies, says, concerning town planning and its obstacles in France: —

There is nothing in French law to prevent local authorities from making town planning schemes or regulating the growth of new sections of the city. They may, under the direction of the prefect, lay out not only continuations of existing streets but also new streets. It is not necessary, however, for the local authority to take the initiative in laying out a new street. Individuals may make projects, and apply to the administration to make them authoritative (at the expense of the applicants). The administration may then impose upon those interested stipulations as to width, direction, approach, sidewalks, pavements, lighting of the streets, water, sewerage, etc. The local authorities have in these matters wide powers, except that their powers do not extend to national or State roads crossing local territory.

The law of September 16, 1807, provided that schemes be formulated by the mayors under general plans submitted to the prefects for transmission to the Minister of the Interior, and approved by the Council of State. Since the decree of March 25, 1852, decentralizing the administration of government, these formalities have been simplified, and the prefects have been empowered finally to approve town extension plans (except in Paris). The chief of the departmental government, the prefect, relies, for his approval, upon a building council. In Paris a decree is necessary to authorize a new street.

But such schemes usually involve expropriation (condemnation proceedings), and the tendency of the courts is to restrict very narrowly the expropriation by the local authorities, on the ground that cities should not engage in enterprises bearing the slightest elements of speculation. Cities often find themselves judicially restrained from acquiring real property on the ground that such acquisition is not indispensable for the execution of the project. The decree, 1852, has been improved by a law of April 10, 1912, but it is not expected that the modification will change the spirit controlling condemnation proceedings.

Not only the question of "public utility" stands in the way of town planning, but also the purchase price of land and improvements. The law of May 3, 1841 (eminent domain law), leaves the assessment of damages to a jury of persons resident in the same county. In practice, such juries generally fix the indemnity at a figure far exceeding the real value of the property taken. This fact has rendered recourse to eminent domain proceedings less and less frequent, so that it may be said "that the law is no longer invoked for public utility, but simply for public necessity."

The law of February 13, 1902 (public hygiene), which replaced the law of April 13, 1850, in all matters relating to the sanitation (rendering wholesome) of unhealthful houses, provided (Art. 18) that when the unhealthful conditions were caused by permanent or exterior features, or when they could not be eradicated except by a general scheme, the local authority may acquire, as provided by the law of May 3, 1841, all the properties comprised within the scope of the scheme. This provision, intended to define one case of "public utility," has not had further application on account of the damages awarded by the juries for property taken.

To sum up, the powers of the local authorities are wide enough. Theoretically, they can proceed to large schemes for the formation of new quarters, but they are prevented from so doing either by the difficulty presented where the benefit accruing is only apparent after a long period of years, or, where more immediate benefit results, by the more serious difficulties of defining "public utility" and jury-awarded damages.

These difficulties are so well understood that the French government has occupied itself with the reform of the laws of eminent domain. At the initiative of M. Jules Siegfried (with the support of the government), the Chamber of Deputies, on March 22, 1913, adopted a proposal for modifying the law of eminent domain where public health is concerned. It operates to deduct from indemnity, where property is taken by reason of public health, on account of the overcrowding of the house, health and sanitary defects, or impossibility of future habitation. The city of Paris is awaiting the issue of this proposed legislation in order to ratify a plan for a large-scale internal improvement, — a project essential to its interior sanitation and closely bound up with external expansion.

The rehabilitation of cities will likewise become easier through application of the law of July 22, 1912, relating to the rehabilitation of private ways.

A bill was introduced by M. Charles Beauquier in the Chamber of Deputies on January 22, 1909, and taken up by the Chamber on July 5, 1910, making it obligatory upon all cities and towns with a population exceeding 10,000 to establish a city or town plan within five years after the passage of the law (*plan d'extension et d'embellissement*). This plan should prescribe the location of public gardens and commons, squares, parks and open spaces, the width of the principal streets, their direction as well as the character of buildings (*i.e.*, factory, mercantile, residential, etc.), both with reference to beauty, health and sanitary conditions. The proper municipal authorities are charged with formulating the plan, which is then to be approved by the Departmental Health Bureau and by the Commission on Natural Sites and Monuments. After that it shall be submitted to public hearings and inquiry (*une enquête*), lasting at least four months, in the locality affected. Once definitely voted, it is to be finally approved by the prefect, who will have taken part in its preparation in all cases where more than one local authority is affected, and then declared a "public utility" (*utilité publique*) by decree of the Council of State, thus conferring on the local authority all powers of eminent domain. In case the plan extends over the territory of two or more departments it is to be carried into effect by a special commission. A plan once established shall be authoritative for a period of thirty years. This bill has not yet been voted on in the Chamber.

The Paris Improvement Scheme. — The Paris municipal council

is about to pull down the walls and fill up the moats of the Paris fortifications, and lay out the land thus set free in broad, tree-lined avenues bordered by sites which will be sold for building purposes. The ground, belonging to the State, is acquired by the municipality for \$20,000,000, subject to the construction of an avenue 130 feet wide and 20 miles in length, encircling the city, and the rebuilding outside of Paris of all the military barracks, magazines, bastions and other buildings now on the line of walls. The municipality will acquire from the present owners all the suburban land outside and adjoining the city walls. The entire cost of the scheme is estimated at \$85,000,000. The resale of land for building purposes is expected to produce \$65,000,000, leaving a deficit to be made up by additional taxation of about \$20,000,000. The cost of leveling the walls, filling in the moats, laying out new roadways and planting parks, gardens and squares is put at \$25,000,000. Paris is to be completely enclosed with an ornamental iron railing 10 feet high, with usual entrances or gates. The object of this railing is to prevent people passing into the city without paying the local dues on foodstuffs, petrol and strong liquors, which constitute a large portion of the civic revenues.

Holland.

SOURCES OF INFORMATION.

1. Statement of the Foreign Office to the American Embassy, January 10, 1913.
2. "Algemeen Verslag Van Hetgeen Met Betrekking Tot Verbetering Der Volkshuisvesting in de Gemeenten is Verricht in Het Jaar 1908, 1909, 1910."
3. "Wettelijke Bepalingen Betreffende de Volkshuisvesting" (Woningwet), 1909.
4. Daily Consular and Trade Reports, January 30, July 29, September 13, 1913.
5. Staatsmijnen in Limburg-Jaarverslag, 1911.
6. Monographs in the Proceedings of the Tenth International Housing Congress, The Hague, September, 1913.
7. "Sur L'Habitation à Rotterdam," Rotterdam, 1913.
8. "L'Amélioration du Logement à Amsterdam," Woningraad, Amsterdam, May, 1913.

Under the Housing Act of 1902 the government is empowered to loan to municipalities, and through them to building societies for workmen's dwellings. The advances are made upon recommendation of a sanitary commission. To 8 municipalities, \$43,550 had been loaned in 1910 for direct building of workmen's dwellings. In all, up to 1910, 111 loans, totaling \$2,313,150, were made. Of these advances, at the end of 1910, 63 of the loans, amounting to \$902,450, had been paid off. Loans are also made to municipalities to clear insanitary neighborhoods, relay streets and for city planning. The statutes of thirty organizations had been approved in 1911 by the commission appointed by Article

35 of the Dwelling House Law of 1902. This approval is necessary before they can obtain a loan. The total number of the building organizations existing in 1911 was 123, of which 8 are within the municipality of Amsterdam, 4 in The Hague, 4 in Rotterdam and 4 in Utrecht. To these organizations \$633,300 was loaned by the municipalities.

In Amsterdam, in 1910, there were three cases in which complaints were made about the overpopulated dwelling districts which were not in good condition. In the whole of Holland 17 cases were reported during the year 1910. The operation of the law has been found more necessary in small places than in large cities. In Helder 274 notices covering 433 dwellings were issued; 401 repairs were made. In Amsterdam only 72 notices were issued, covering 88 dwellings. The disproportion of these operations is probably in large measure due to the need of reinforcing the foundations of houses in Holland. The number of houses declared uninhabitable, including uninhabitable houses cleared of their population, locked up or torn down, in 1910, was 1,578, of which 741 were in Amsterdam alone. The State houses those of its employees who work at the State mines. Up to 1911, 12 workmen's homes were erected at Wilhelmina; 2 superintendents' homes at Honesbroek, near Emma Mine; 2 watchmen's homes at the same place. Altogether there were in Holland, erected for the employees of the State mines, up to December 31, 1911, 164 laborers' homes, 15 officers' homes, 14 superintendents' homes, 2 engineers' homes.

The housing problem in Holland is covered by the Tenement Law of June 22, 1902, enforced by royal decree on January 2, 1905, in which are incorporated the laws of August, 1851, and April, 1886, relating to the erection of habitations. It consists of 10 sections, section 1 prescribing regulations for tenements; sections 3 and 4, improving overcrowded dwellings; sections 2 and 6, town extension; sections 7 and 8, financial assistance by the State and local authorities. The law provides that cities and towns must make suitable building regulations subject to the approval of the States-General. The mayor and health authorities can force a proprietor to make necessary improvements. Section 5 contains a modification of the expropriation laws, authorizing municipalities to proceed, upon approval of the government, to the condemnation of unhealthful quarters, and of land necessary for workmen's housing or town planning. One clause makes it obligatory on all towns of 10,000 population or more to formulate

town plans, and confers on municipalities the right to prohibit building on land destined for streets, squares and canals. The State is authorized to furnish advances to societies and associations engaged in popular housing which have been approved by royal decree, the municipalities guaranteeing the interest and amortization for the loans, which may extend to fifty years.

While the law is extremely precise, as regards documentary evidence required from the officials who carry it out, and is mandatory in all matters in which the rights of the owners of property can be properly conserved, it is vague in factors which are definite and prescriptive in American tenement house laws.

An attempt is made to prevent overcrowding in tenements by a definition of the family unit and a provision that no tenement can receive a larger population than that which would occur to it by a natural increase of the family. The town council is empowered to make loans for the repair of dwellings which the health inspectors report as being defective. No specified sum is mentioned nor any ratio suggested for these loans. In most cases the sums advanced are small, and they are to be repaid in a period not exceeding twenty years. No rate of interest is mentioned; a mortgage is given to the town authority for the advances. Building loans are permitted to building societies, dwelling syndicates and other institutions which create better housing conditions for the working classes. These loans are returnable in a period not exceeding fifty years. The law reserves to the government a first lien on all the assets of an organization in case of its dissolution. For the purpose of the fulfillment of the law, the municipality can purchase parcels of land and dwellings, and pay for the same out of the municipal treasury. It is also at liberty to compensate families who are compelled to move from houses the city has purchased, or where, under the direction of the city, streets are to be put through.

The government undertakes to make loans to the municipalities where the municipality cannot advance money out of its own treasury, and these loans have to be paid back within fifty years in equal amounts. The central government under no circumstances makes loans to private organizations. They must always make their appeal and obtain the necessary advances from the municipalities. All the loans can be made either without any interest, or at $3\frac{1}{2}$ per cent. per annum. Infractions of the law are punished by a maximum of two months' imprisonment or a fine of \$120. No part of this law is operative on "van" dwellings (houses on wheels) or houseboats.

Amsterdam. — The population of Amsterdam on December 31, 1912, was 586,665, occupying 134,452 dwellings. Owing to the situation of Amsterdam, between canals and rivers, no suburbs, as in other cities, are possible for workingmen, though the richer classes can come in to their offices from more distant cities. The rapid increase of population from 288,457 in 1875 to the present figure, produced tenement structures, high rents and darkened streets. An investigation in 1873 showed 4,985 cellars inhabited by 20,644 people. The deaths of children under ten years of age in these cellar tenements was 54.7 per cent. of the total mortality as against a similar figure of 46.9 per cent. among the rest of the population. By condemnation, the number of cellar dwellings were reduced from 4,985 in 1874 to 1,120 in 1892. Following the report, the municipal administration gave its approval to the Amsterdam Society for the Construction of People's Houses, by giving it a credit of \$720,000 from the municipal treasury, and a tract of land, suitable for building, worth about \$100,000. Seven hundred and seventy-four dwellings have been constructed by this society, and 240 more were in course of construction in 1913. The two and three room dwellings are rented from 50 cents to \$1.50 a week.

A number of other private societies build suitable dwellings, notably the society "ten Behoeve der Arbeidersklasse," which has 7 groups of buildings containing 742 dwellings. The rents of this society vary from 55 cents to \$2 a week. This society had an original capital of \$265,000, on which 4 per cent. has been paid for the last fifteen years. The "Woningmaatschappij" capital, \$160,000, has built 244 dwellings at Oostenberg and 140 near Amsteldijk; the society "Concordia," 400 dwellings; the "Maatschappij voor Volkswoningen," 234; and "Salernio," 88. The total number of dwellings constructed by private societies in 1903 was 3,689. In addition there is the "Bouwmaatschappij tot Verkrijging van eignen woningen" (society for the acquisition of homes), created and administered by workmen and low-salaried clerks; it possessed 940 dwellings in 1902, when the new housing law was passed. Founded originally with the aim of giving its tenants ultimate ownership, the society abandoned this idea and adopted the principle of collective ownership.

About 1860 several private societies bought and demolished slums and built new quarters in place thereof. The expenses, however, always exceeded receipts. To demonstrate that nothing but reform of legislation for condemnation and assessment of betterments was feasible the "Jordaan" was created by certain rich

philanthropists, who give it an initial capital of \$131,200. This society bought in Jordaan, Lindengracht and Godsbloemstraat, 131 dwellings housing 438 people. After demolition of the property, the price per square meter came to 32 cents, or \$58,400 for the whole area, and the cost of construction to \$72,800 more. The rents, varying from 75 cents to \$3 per week, from the new houses (numbering 91) amounted to \$4,400 annually, and the expenses \$2,080, leaving a net income of \$2,320, or 1.46 per cent. on the total capital of \$131,200. The "Jordaan," however, by showing the burden under which societies were working, demonstrated the need for the legislation which came in the Housing Law of 1902. In 1894 the municipal administration established a tenement house inspection service in its health department. From that date no new housing societies were formed until the passage of the Housing Law of 1902. In 1905 the Housing Inspection Bureau made an entirely new set of housing regulations, containing 341 articles, which have had great effect on housing. In 1909 the State furnished the city with \$40,000 to buy land on which were situated condemned slums. The State affords credit, upon municipal guarantee, to building societies for housing construction. These advances are not limited, as elsewhere, but are made dollar for dollar on the cost of construction. The rate of interest varies according to the price of Dutch consols.

On December 31, 1912, 17 housing societies had been admitted as conforming to the terms of the law, and had applied for advances. Advances on the same date had been granted to 8 of them, including the "Rochdale" enterprise, to an amount of \$1,408,400. Up to that time these societies had built 345 dwellings, 1,129 were in the course of construction and the building of 2,134 more was contemplated. In addition to the approved societies, three more are worthy of mention: the society "Ter Verkrijging van eignen Woningen," the "Samenwerking" association and the society "Huizenbouw bewoorden het IJ." The first society has arranged to borrow money from the Postal Savings Bank under municipal guarantee, and has borrowed \$600,000 with which it has built 580 habitations; a new loan of \$144,000 will permit the building of 172 more. The "Samenwerking" is a society of municipal and State employees. With its own capital it has built 33 habitations for its members, and 17 are in the course of construction. The "Huizenbouw bewoorden het IJ" works with funds contributed by industrial heads whose factories are across the IJ. It has started 64 houses for employees of these estab-

lishments. By September, 1913, more than 2,000 habitations had been built by all these societies, and about 500 were in the course of construction. The city domain consisted of 2,672 acres in 1913, parts of which were leased out for seventy-five years to various societies at 4 per cent. of the capital value, it being stipulated that at the end of the seventy-five years all buildings revert free to the city.

Rotterdam, in part, by official measures for better housing, has succeeded in reducing its death rate from 35 per 1,000 in 1850 to 10.95 in 1912.¹

In spite of the increase in population, from 132,000 in 1875 to 325,000 in 1900, the housing problem, so far as the building of new homes is concerned, had not attracted much public attention, till 1885. Then a scheme was adopted for the demolition of a chaos of alleys, from 3 to 6 feet wide, filled with wretched slums, between Oostrest and Achterklooster, and to replace it with one 45-foot and three 60-foot streets. The expense of \$104,000, however, was considered too great, so the work was limited to Van Spaan, St. Jean and Wal streets, at a net cost of \$50,000.

The oldest housing society in Rotterdam is the "First Citizens' Housing Society," founded in 1867. The capital was \$24,000 and the savings bank furnished \$56,000 on a 4½ per cent. bond issue. It was not successful, and in 1891 its promoters formed the Rotterdam Building Society, for the construction of workmen's dwellings (preferably cottages) on the left branch of the Meuse, where considerable work was being done in connection with the port of Rijnhaven. The society had a capital of \$16,800. Its houses rent at about \$1 a week. The Feyencoord Society for the construction of workmen's dwellings was founded in 1895. It has constructed 95 houses. Each dwelling contains a bedroom, kitchen, living room and toilet. The houses cost about \$700 apiece and rent from 78 cents to \$1 a week. The capital paid in is about \$37,600, and dividends are limited to 4 per cent. The Society for Workmen's Housing was founded in 1899 with a capital of \$60,000. It has bought slum property in Adrianastraat, and after demolition has built 65 dwellings at from \$770 to \$1,000 each. The Rotterdam Co-operative Housing Association, founded in 1901 by public school teachers, now has a total of 28 habitations, renting from \$6.40 to \$11 a month. The cost per house runs from \$1,440 to \$1,600. The obligations of this society were

¹ "Sur L'Habitation à Rotterdam," at the Tenth International Housing Congress, The Hague, 1913.

guaranteed by the city. The Society for Housing the People, founded in 1909, with a capital of \$40,000, was the first institution profiting by the Housing Law of 1902, and in 1908 obtained advances from the municipality up to 95 per cent. of the cost of construction. On December 31, 1912, the society had 150 dwellings erected, and 71 in course of construction, on which advances were accorded amounting to \$16,000, at 4 to 4½ per cent., repayable in fifty years, and a further loan of \$64,000 is under consideration. The rents vary from 72 cents to \$1 a week. Loss caused by vacancy is about 4 per cent. of the annual rent. The dividends of this society are limited to 4 per cent. The Co-operative Association for Municipal Employees was founded in 1909 and admitted to the benefits of the Housing Law. It had an initial capital of \$680, and borrowed \$7,000 from the State. It has constructed 22 houses at about \$960 apiece. Rents run from \$1.10 to \$1.15 a week. The Society for the Construction of Popular Houses was established in 1909. It proposes to borrow from the city for the construction of 28 two-story and 20 one-family houses. The council has agreed to loan money up to 95 per cent. of the cost of construction. There are also co-operative associations of State, city and railway employees, whose funds were obtained chiefly from State loans at 4 per cent.

A garden city movement has been started in Rotterdam and 40 acres of land acquired. The association proposes to construct, little by little, 500 one-family houses, to rent at not more than \$1.40 a week.

The efforts of all these societies, however, have not kept pace with recent increase in population, as the number of vacant rentable houses has fallen from 4.3 per cent. in 1903 to .8 per cent. in 1912. The work of the housing societies and of the city health department is accompanied by a reduction in death rate from 23 per 1,000 to less than half that figure in thirty years.

Town Planning. — Town planning in the Netherlands is controlled by the municipal council, — directly elected by the people. By virtue of the municipal law of 1851, municipal councils, especially in large cities, had full power in city planning. The Housing Law of 1901 makes certain provisions by which, among others, the authority of these councils is strengthened, and, on the other hand, the municipal councils are subject to the authority of the provinces.

The municipal council by resolution defines the lands which,

in the near future, are destined for the laying out of streets. This resolution may concern the tracing of one street or of a whole network of streets. In the last case we have really a town plan. When this resolve has taken the force of law, the municipal council makes a second one prohibiting the new building or rebuilding in the district covered by the laying out of the streets. Plans are published so that the proprietors interested may know them, and objections go to the States-Deputies of the province, to whose approval the resolution is subject. Further right of appeal lies to the crown. When the second resolve becomes law the owner of land destined for a street cannot build there. This prohibition prevents covering land destined for streets with buildings. But to obtain this limited end the municipal council is confronted with difficulties often preventing it from making such prohibition. Where a city plan is established, and it is contemplated to build a network of streets, the municipal council may, with the approval of the crown, take compulsorily the land necessary for streets and impose on the owners a share of the costs when they decide to build.

Amsterdam has ordained that building can only occur along municipally owned streets, laid out in accordance with law and destined for public use. The owner may plan new streets and even appropriate land for them, but building is prohibited until the municipal council accepts ownership of the streets. The local authority has power to require all houses to be attached to the city water and sewerage systems, and it is free to decide to what streets such systems shall extend. Building on new grounds can always be made dependent on a condition subject to the consent of the municipal council. This power helps it regulate the details of building.

The local authority may also reserve for itself at reasonable price land for public buildings, particularly for schools. The "prohibition to build" is also a means for the local authority to prevent development of such large tracts as may in the future be needed for parks, cemeteries, etc. Certain cities have by special ordinances designated areas for special purposes, as villas, small homesteads and cottages. The local authority has power, with the approval of the States-Deputies, to buy land for general purposes of city extension. It is not necessary to fix in advance the use to which such lands shall be put. In recent years much use has been made of this power; in fact, a considerable portion of city planning has been made with reference to municipal land.

The words *dans l'interet des habitations populaires* (for housing the people) have been interpreted so as to permit the taking compulsorily of all land comprised in a town-planning scheme.

The Housing Law distinguishes two classes of local authorities to which it applies, — cities and towns exceeding 10,000 population, and those whose population in the last five years increased more than 20 per cent. These two classes are obligated to make a town plan. However, the government cannot order municipal councils to establish a plan in a given time, nor can they themselves undertake the task in the event of a council's neglect so to do.

The States-General has approved plans for the following cities: Haarlem, Haarlemmerliede c. a., Wormerveer, Utrecht, Rosendaal, c. a., Rheden. In the following cities plans have been formulated: Abcoude-Proostdij, Assen, Velsen, Prinsenhage, Venlo, Schoterland, Teteringen, Zutphen, Hengelo, Kampen, Winschoten, Hilversum, Sloten, Watergraafsmeer, Amersfoort and Schiedam.

Hungary.

SOURCES OF INFORMATION.

1. Dwelling-house Reform in Hungary by Dr. Emerich Ferenczi (Budapest), at the Tenth International Housing Congress, The Hague, September, 1913.
2. Daily Consular and Trade Reports, April 17, 1913, May 3, 1913.
3. Monograph in the Proceedings of the Tenth International Housing Congress, The Hague, September, 1913.
4. Bulletins, International Labor Office, 1907, v. 2 (pp. 268, 269).
5. Act No. 46 of 1907 relating to State Aid in the Erection of Agricultural Laborers' Houses. (In the Bulletin of the International Labor Office, 1907, v. 2, pp. 286-288).

Hungary is primarily an agricultural country, and among Hungarian cities and towns where there are a large number of agricultural laborers there is a great need of better housing provisions. In backward places private enterprise is not so active in building houses as it is in developing manufacturing industries. With the increase of population in many Hungarian villages that are being converted into manufacturing centers, the members of the workingmen's families must live in small houses. To meet the need for dwellings the Hungarian Minister of Agriculture in 1901 included in the budget an annual appropriation. From 1901 to 1905 a total of \$81,000 was spent for this purpose. As this amount proved inadequate, in 1906 an act was passed providing for the conversion of the sum of \$81,000 from capital into interest, so that the 600 houses which had previously annually been erected could be raised in number to 15,000. When

a municipality or a community or local society sells real estate for the construction of houses for workmen or agricultural laborers, or guarantees building loans, or sells or rents houses, the Minister of Agriculture may: (1) at the cost of the State make all necessary surveys, plans and contracts; (2) make loans to agricultural laborers of an annual amount not exceeding \$81,000 to be repaid in at most 50 semiannual payments or 30 annual payments. The conditions of the sale or loan, the terms of the loan and the general plan must be favorable from the point of view of the agricultural laborers. During the period covered by the loan, the property of the laborer cannot be taken in execution for ordinary debts, nor can it be divided, encumbered or alienated. Complete exemption from taxation is granted for twenty years. The construction materials are carried at cost by all government railways. When a municipality or community, in accordance with No. 46 of the laws of 1907, desires to erect houses for agricultural laborers, it must get the approval of the Minister of Agriculture for the site and situation, and must have the agricultural ministry declare that there is need there of more houses, in order to obtain government assistance. The construction of laborers' houses in which more than one family is to be provided for cannot under the law receive State or municipal assistance.

In accordance with this law from August, 1907, up to September, 1909, 31 municipalities with a State assistance of \$70,200 erected dwellings to a total value of \$5,300,000. Through this sum, to the end of 1909, more than 3,200 houses had been built, and the next year over 7,000 additional ones had been erected. In five years, to 1912, 12,000 agricultural habitations were built, involving the borrowing of a sum of \$4,050,000 by municipalities and communes. The laborers' cottages are erected on plots of from 1,000 to 1,200 square yards, and at a cost of from \$324 to \$675. This advance is redeemed by annual payments of \$16 to \$20 extending over twenty or thirty years. The most important colonies of workmen's dwellings erected under this law have been in Alofeld at Szentes, Puspoekladang and Zenta. No data are available showing the amount of taxes abated.

Agricultural Colonies in Transylvania. — The establishment of agricultural colonies in Transylvania was begun by the Hungarian government in 1899. There are now 9 colonies, occupying 42,390 acres, of which 10,427 acres are in the counties of Temes and Krasso-Szoreny. Each colony numbers 20 to 190, and covers 29

to 71 acres. The annuities are in all cases spread over fifty years and are \$1.44 to \$2.88 per 1.42 acres, according to situation and fertility of the soil. The rate of interest varies from 2 to 4 per cent. The settlers are carefully chosen. They must be of good character, of desirable age and in possession of at least \$400. It is also desired that all in any one colony profess the same religion, to avoid the necessity of having two or more churches built. In every case a contract must be signed, specifying the total area of the colony, size of each allotment and of the ground reserved for public purposes as ordered by law. Each settler should, as a rule, have one allotment only, but exceptions may be made. The price of each allotment and annuities to be paid for it are also specified, as well as the amount of the deposit, when the settler signs the contract. Every settler is obliged to build his house and have trees set before it, as well as in his orchard, as suggested to him by the colony inspector. The government insures the house against fire. To encourage private individuals and corporations to establish more colonies on their own or purchased lands, banking institutions are authorized to issue mortgage bonds for three-fourths of the value of the colonies.

The results are regarded with satisfaction by authorities in Hungary. The settlers, almost without exception, pay their dues punctually, and enjoy a certain prosperity which is due to the high prices paid for the farm products, to the various benefits granted by the State in the form of seed, cattle and machines loaned for short periods, and especially to advantages of co-operation among them, fostered by the government.

Town Planning. — Hungarian local authorities are classified into (1) rural towns, (2) towns having a municipal senate, and (3) municipalities; of the last class Budapest, the capital, is distinguished by a slightly different form of organization. The rural towns and the towns with a municipal senate are under the authority of the comitat (State), while the municipalities, equal to the comitats in rank, are directly under the central government. The planning of cities and towns is not covered by general law, and the local authorities therefore have a free hand. Cities have the right to formulate plans, and their power so to do is final, theoretically. In practice, however, these plans are submitted to the comitat or to the government, as the consent of the controlling authority for financial measures is necessary. There is no legal obligation, in Hungary, upon local authorities, to make town plans. Individuals have no right of appeal or of

damages on account of the adoption of any plan. At present Budapest has a building plan, but no general plan embracing the whole city. The schemes adopted in Budapest are only partial; they are limited to tracing streets, establishing grades, limiting building zones, fixing spaces for parks and public buildings. Division of land must be in conformity with a plan. This rule is absolute and unequivocal.

Budapest, however, is organized in a special manner. In 1870 there was established in that place (then consisting of three cities, entirely distinct from each other, — Pest, Buda and Obuda) a special bureau to deal with the development of the city, — namely, the “Council of Public Works,” whose task was to introduce uniformity in the development of the three cities. This body, which survived the amalgamation of the three cities into Budapest (1873), is composed of a president and vice-president named by the government, and of 18 members, 9 named by the government and 9 named by the municipal council, in addition to 4 other members of the municipal construction bureau and 4 from the municipal senate. The last 8 have no vote, but merely advisory powers. In the matter of town planning this council is generally the controlling body. Where it is a question of important developments, the local authority not only indicates the necessary concessions for paving, sewerage, lighting, water, streets, etc., but also the free concession of land destined for parks and for the erection of public buildings. The administration may refuse to authorize development in those quarters of the city not yet “ripe” for the class of buildings destined for dwelling purposes. No individual proprietors or groups can draw up plans. The development of lots must take place in conformance with a plan or partial plan.

Since the adoption recently of a building plan the percentage of two-room dwellings rose from 5.9 to 11.5; of three-room houses, from 1.9 to 14.4; and of four and five room houses, from .2 to 2.7 per cent. The law of July 20, 1908, prescribes the construction in Budapest of houses for employees of the State and private enterprises. The government is charged with the construction of the houses, and a credit of \$2,436,000 is opened for use under the law. Building was begun in 1909, and up to 1913, after four years' work, a total of 2,800 dwellings were placed at the disposal of the laboring class. The average building cost of a two-room house was \$771, and the average yearly rental was \$41. The cost of building a dwelling of three rooms and kitchen

was \$1,015, and the rental \$67. The houses are surrounded by gardens, 180 to 250 square yards in area. They are located at Kispest.

Italy.

SOURCES OF INFORMATION.

1. Report of the American Embassy at Rome, October 25, 1913.
2. Law of July 7, 1902, in Favor of the City of Rome (n. 306, *Gazzetta Ufficiale*, 28 Luglio, 1902, n. 175).
3. Law of July 8, 1904, in Favor of the City of Rome (n. 320, *Gazzetta Ufficiale*, 9 Luglio, 1904, n. 160).
4. Law of July 11, 1907, in Favor of the City of Rome, and Amendment of April 6, 1908 (*Gazzetta Ufficiale*, 23 Luglio, 1907, n. 174).
5. Law of February 27, 1908, for Low-cost Housing (n. 528).
6. Royal Decree of February 27, 1908, improving the Codified Low-cost Housing Law.
7. Royal Decree of August 12, 1908, approving the Revised Text of the Law of February 27, 1908 (n. 528), and establishing Administrative Regulations.
8. Law of April 23, 1911 (n. 509), introducing Certain Amendments to the Registration Taxes.
9. "Report to the Ninth International Housing Congress on Workmen's Homes in Italy," by M. V. Magaldi, Director-General of the Bureau of Credit, Savings, Co-operative and Social Insurance in the Ministry of Agriculture, Commerce and Industry.

The Italian government has not engaged directly in projects for the housing of the working people, but has remitted certain taxes on buildings; provided easy credit to associations intending to build cheap houses for workmen; assumed, in certain cases, and under certain conditions, the partial payment of the interest on loans made to such associations; sold land from the public domain below the market price.

At the end of 1911 there existed in the kingdom, distributed in 54 of the 69 provinces, 724 institutions duly incorporated, consisting of co-operative societies, incorporated companies, mutual aid societies, benevolent institutions and communes, having as their principal object, or one of their main objects, the building of houses for workmen. Only 286 of the 724 societies and institutions furnished the government with the data of their operations. The 286 had a total of nearly 30,000 members, a paid-up capital of above \$7,400,000, and a reserve of nearly \$400,000. They owned buildings and land valued at \$13,200,000.

The first steps taken by legislation in the way of aiding enterprises for the housing of working people were made under the Law of 1903 by means of a five years' exemption from the tax and surtax on new buildings. This term was prolonged to ten years by the law of July 14, 1907. A law of January 2, 1908, simplified the organization of associations and institutions designed for the construction of low-cost dwellings; extended their

scope so as to include the lower middle class as well as the so-called working classes; granted a longer period for loans negotiated for such purposes; and sanctioned the direct contribution of the federal government to loans issued by the Government Bank of Deposits and Loans (*Cassa Depositi e Prestiti*). This contribution takes the form of a payment of part of the interest. The law further created a central committee to supervise the erection and administration of cheap dwellings, and to act in an advisory capacity to the government.

The law of April 23, 1911, No. 509, with a view to facilitating the purchase and sale of new or reconstructed buildings, reduced the registration tax in case the sale shall have taken place within four years from the date when the building became liable to the building tax.

Other laws have been passed for certain centers of population where the problem of housing is particularly difficult. Thus the law for Rome, dated July 7, 1902, provided for an appropriation of \$140,000 for the establishment of houses for the people (*casa popolari*). The law of July 8, 1904, extended the period of exemption from the tax on building to ten years on houses for the people in the Commune of Rome, and granted the same exemption to new buildings destined exclusively for dwellings, provided that the rental income of each apartment did not exceed the sum of \$240 per year. The same exemption was confirmed by Article 7 of the law dated July 11, 1907, No. 502, on buildings begun within three and finished within six years from the date of the law.

The law of July 7, 1902, empowered the government for ten years to sell land belonging to the State in the Commune of Rome to co-operative societies for the erection of houses for the people, provided that such land was not required for government purposes. The same law also empowered the government to authorize the Communes, in which it might prove necessary to promote the building of new houses, to impose a tax on unoccupied land. The law of July 11, 1907, increased to 3 per cent. this limit of the tax on unoccupied land.

The same law authorized the Bank of Deposits and Loans to grant loans, up to \$2,000,000, to the Institute for the Housing of Employees in Rome, and another law of April 6, 1908, empowered the bank to grant to the Commune of Rome an additional loan of \$2,000,000, to be devoted to the Institute for Houses for the People. The law of July 14, 1907, providing for the

construction of cheap houses for railroad employees, authorized the Provident Institutions for Railroad Employees to lend a sum not exceeding \$6,000,000, at a rate of interest of 4 per cent., to employees of the railway administration for buying or building cheap houses for railway employees and officials having a salary of not more than \$720 a year. The administration may itself employ \$1,000,000 for the construction of houses for railway employees in Rome.

These special laws placed \$11,000,000 at the disposal of the enterprises for providing houses for the people, out of which nearly \$6,000,000 was to be used in Rome alone. A law of July 15, 1911, authorized the bank to grant \$2,000,000 additional for the housing of State employees in Rome. By the law of July 11, 1907, Rome is authorized to assign to the Roman Institute of Low-cost Housing, in addition to a \$5,000,000 loan granted by the Savings and Deposit Bank for the execution of a city plan, a sum of \$600,000 repayable in 11 annuities. The various loans have permitted the creation of a company under a co-operative form of organization, taking its legal jurisdiction by a royal decree of July 5, 1908. This company, which only rents houses, has about 2,000 members. It has bought for the sum of \$200,000 a large tract of land on which it is about to erect three large structures, which will cost altogether more than \$2,000,000. One of these buildings is already finished and contains 300 small apartments.

The co-operative societies have built homes for ownership by their members under a system of amortization, with or without insurance, or for lease to their members or others. Means necessary to build have been granted on favorable terms by savings banks, by people's banks, by the public charitable institutions, by mutual aid societies, by the national bank for invalidity, by old-age insurance, and by the Credit Fonciers Institution. The joint-stock companies are legally recognized institutions which have lands and sometimes, also, the means with which to build furnished them by local authorities. The law of February 27, 1908, gives to municipal authorities power to build workmen's houses to rent in places where it is recognized that there is a necessity for more houses for people of small means, and where there are no co-operative societies, or where the societies do not fully respond to the demands. The State gives such municipalities one-sixth of the interest which must be paid on their loans, and for a period of ten years an exemption of

taxes on construction, and a similar exemption for twenty years on dormitories. Eighteen municipalities have constructed and rented houses at an expenditure of over \$1,100,000, almost all of which was borrowed from the Deposit and Savings Bank. The province of Milan has the largest number of communities with institutions for workmen's dwellings, the city of Florence having 69 societies, Bologna 59, Rome 55, Genoa 24 and the city of Milan 23. Loans granted by the savings banks, insurance companies and Credit Fonciers institutions are made upon annuity bases, running a maximum period of fifty years at rates varying from $3\frac{1}{4}$ to $4\frac{1}{2}$ per cent.

In each community where popular houses are constructed there is to be established a committee of seven members appointed by the mayor, the duties of whom are to encourage the formation of societies for the construction of low-cost houses, the construction of healthful and low-cost dwellings by individuals as well as by societies, and to promote hygiene. The committee certifies to the Tax Bureau whether the houses conform to the conditions prescribed by the law, with particular reference to the rental price, in order that an exemption for ten years may be effective. Up to December 31, 1910, there were 103 local authorities having such committees.

Milan. — At Milan the Incorporated Institute for Workmen's Housing was founded in 1908 by municipal initiative. It has a total available capital of \$2,800,000, \$1,150,000 of which was furnished by the Savings Bank of Milan, which has a fund for workmen's houses. On September 30, 1912, the Institute had 52 houses already built, and others in course of construction, comprising altogether 3,233 apartments of a total value of \$2,950,000, besides unbuilt land valued at about \$55,000. All the houses contain shower baths, hot-water heat, have common nurseries, kitchens with a cook in attendance to demonstrate economical cooking, libraries and conference rooms. The average rent on October 1, 1912, was \$31.60 annually for one-room apartments, \$53.60 for two rooms, \$70.80 for three rooms and \$88 for four-room apartments. Rents are reduced for workmen's families having numerous children under working age. The population in the houses of the Milan Institute is about 8,215. The birth rate among the occupiers of these houses was greater than the general birth rate in Milan, — 25.69 as against 22.67 per 1,000. The death rate is much less than that of the total population, — 9.03 per 1,000 births in the buildings of the Institute as

against 15.97 per 1,000 for the city. The death rates from tuberculosis were 7.81 per 10,000 in the Institute houses as against 27.37 per 10,000 in Milan.

Besides the Milan Institute there is a large organization known as the "Humanitarian," originating in the Loria foundation, with an original endowment of more than \$2,000,000, occupying itself mostly with the housing of the people. Even before the establishment of the Institute, the Humanitarian had constructed by 1909 a new quarter comprising 12 houses, 8 of them three-story houses and the others four stories and basement. As the Humanitarian is not organized for profit, it is content to earn $3\frac{1}{2}$ per cent. on the investment. The following rents are charged in its houses; \$24 a year for a room of about 22 square meters up to \$87.50 for a four-room apartment. Nearly all the occupiers of the houses of the Humanitarian are workmen. The society has provided recreation grounds in the different sections where its houses are located, an open-air and a covered gymnasium and a theater. It has installed a co-operative restaurant which is managed by the co-operative society. Near the restaurant is a library and the People's University.

There are several other co-operative societies in Milan which have assisted in constructing houses for the people, but figures are not available to show their activity. The Co-operative Union has started a garden city near Milan to which has been given the name of Milanino, modelled on the English garden city of the type of Letchworth. The territory upon which Milanino is to be built has been bought by the Co-operative Union of Milan, the strongest co-operative consumers' society in Italy. This land has an area of 321 acres. The zone actually in development occupies 54.3 acres, of which about 21 acres will be taken up by streets and gardens. According to the plan of construction, the houses are not to have more than two stories above the basement. Each one will have a garden which will occupy at least three-fourths of the lot purchased. According to the town plan 86.5 acres will be devoted to streets and open places, 10 acres to gardens, while the small gardens attached to each house will occupy at least 136 acres. Thus the maximum number of buildings will not be more than 2,870. Milanino will ultimately house about 12,000 inhabitants. The Co-operative Union has constructed a central building which contains in the basement a café and in the upper stories a central store, restaurant and general department store. There are also halls for public pur-

poses and two schoolrooms. This large central house has a garden of about 4,000 square meters planted with trees, and so laid out as to serve for games and sports. The initiative of the Co-operative Union for the construction of this garden city has taken the form of the establishment of a co-operative society of those living at Milanino. This society has 1,513 active members possessing 4,759 shares representing a capital of \$95,000. It constructs small houses exclusively, with a garden, for rental to its members. The price of construction runs from \$400 to \$500, not including the land or the making of a garden. Milanino is connected with Milan by two suburban railroads, and is about thirty-five minutes away. The present population there is about 100 families.

Bologna. — The population is 172,628. In 1862 the municipal council voted to cede building land gratuitously to the Society for Construction and Sanitation of Houses for the Poor and Working Classes. This society improved houses and constructed new ones, partly with the aid of the Savings Bank of Bologna, but it was not entirely successful and dissolved in 1877.

In 1884 a new society was formed under the name of the Co-operative Building Society for the construction and improvement of workmen's dwellings. The city afforded considerable assistance to this society also. It ceded to it land gratuitously, and the savings bank subscribed to its shares, lent it money upon note and floated its mortgage bonds. This society constructed between 1884 and 1888 a number of houses containing a total of 176 dwellings. Since then the city has taken more and more active part, by reimbursing co-operative building associations the amount of the additional property tax or by other methods. Four institutions have been granted land gratuitously: l'Enfance; the Artisans' Mutual Aid Association; the Co-operative Society; and the Workmen's Dwelling Construction and Improvement Association. The lands conceded to these four societies total 2.75 acres. The liberality of the city has led to the construction of people's houses containing 724 dwellings.

In 1897 the municipal council resolved to exempt from municipal taxation for ten years houses built for workmen's families, under certain conditions. Construction societies taking advantage of this sort of aid have not been numerous. The city, therefore, in 1905 passed more comprehensive ordinances. In 1903 a codified Workman's Housing Law confirmed prior legislation for the construction of low-cost houses by gratuitous con-

cession of land and the tax exemption above referred to, and created a subsidy to construction societies of an annual contribution of $1\frac{1}{2}$ per cent. upon the total capital employed in such construction, this contribution to last for fifteen years. The conditions for this contribution were the obligation on the part of the society receiving land and contribution to maintain for at least twenty years a rent not exceeding \$10 to \$12 annually per room, and to set aside part of the land ceded not built over for the making of a garden. The result of this extension of the activity of the city was that from 1906 to 1911 there were constructed 3,636 dwellings at an expense of \$866,000, chiefly by a special branch of the People's Bank of Bologna and by 28 co-operative societies. The city ceded to several of these societies land of the value of \$40,000. The amount of the municipal tax exempted for ten years was \$42,000, and the charge involved in the contribution of $1\frac{1}{2}$ per cent. on the capital amounted to \$190,000. From the end of 1911 to the present time the city has granted $1\frac{1}{2}$ per cent. on capital employed to 67 other co-operative construction societies. These have constructed houses containing 1,644 rooms at a cost of about \$450,000. From 1906, chiefly due to the municipal intervention, 5,280 dwellings have been built of a construction cost of nearly \$1,000,000. Families occupying these houses must be in possession of an annual revenue not exceeding \$360, which may rise to \$400 when the number of apartments available is in excess of the demand.

An agreement for the advantage of the Institute for Workmen's Houses was entered into between the municipality and the savings bank. The municipality has agreed to cede to the Institute the land necessary for the construction of houses, to cost about \$200,000; to remit for ten years the additional personal property tax; and to pay $1\frac{1}{2}$ per cent. for fifteen years on the capital employed. The savings bank has agreed to grant loans up to \$200,000 at 3 per cent. repayable in twenty-five years, no payments to be made during the first two years. The Institute has agreed to build houses at an expense not exceeding \$130 per room, to submit the plans for the houses to the city building department, and to give a mortgage to the bank on land and houses built. The city council of Bologna approved the by-laws of the society, which were officially recognized by royal decree of July 8, 1906. Soon afterwards the city gave the Institute 4 acres of attractive land valued at about \$10,000. Later, additional land was granted valued at about \$26,000. The advances of the

savings bank were not limited by the amount in the agreement. During the first three years it advanced to the Institute \$300,000. In addition, it has continued to make loans on the Credit Foncier basis at $3\frac{1}{2}$ per cent., amortizable in thirty years. To the end of 1911, 73 houses have been constructed by the Institute at an expense of \$180,000, containing 653 apartments. The rent per inhabitable room per year varies from \$10 to \$12. At the end of the year 1911 there were 632 families comprising 2,442 persons occupying these rooms. The death rate among the inhabitants of these houses was in 1908 and 1909, 10.44 per 1,000, in 1909-10, 10.33 per 1,000; and in 1910-11, 7.25 per 1,000, while the general death rate in Bologna was in 1908-09-10, respectively, 17.29, 17.99 and 16.72.

Venice. — There are four localities in Venice in which population is congested, and where the small number of streets does not permit enough air and light. The basements are a continual source of danger to health. Epidemics have not been infrequent. In 1886, 40 different projects were approved for the demolition of unhealthful houses and for the construction of new buildings, but these did not give the desired results. The municipal council of Venice on June 7, 1893, created an administrative commission for the construction of healthful, low-cost dwellings. The commission was charged especially with buying land, constructing and reconstructing houses, and was authorized to borrow \$100,000 annually. The Savings Bank of Venice was to devote 80 per cent. of its annual surplus to the city for the construction of people's houses. Private capitalists were also induced to go into the field by a subsidy voted in 1891 of 4 cents per cubic foot of construction for a period of fifteen years, granted on condition that the type of houses be approved by the municipal authorities, and that the total construction does not exceed a stipulated figure. These measures produced good results, and from 1893 to 1909 the municipality of Venice contributed a total of \$49,000 for this subsidy. From 1899 to 1910 the city borrowed or voted from its budget a sum of \$1,550,000 for the construction of healthful and economical homes, to be rented to persons previously inhabiting unhealthful houses which were demolished. Up to the present, 60 blocks have been constructed in twelve different quarters of the city. They contain 1,286 apartments and house 4,445 inhabitants. The rent comes to about \$20 a year per room.

The condemnation law for public utility (June 25, 1865), still in force in Italy, by chapter VII., Article 93, *et seq.*, affirms the

power of the local authorities to prepare and enforce, according to the general principles contained in said law, town plans where the actual necessity to extend inhabited places is demonstrated. The town plans fix the lines to be observed in the rebuilding of that part of an inhabited quarter where it is necessary to remedy wrong position of the buildings (Article 86) in order to improve communication and health. The plans must make regulations for the erection of new buildings in order to provide for the salubrity of the quarter, and for its surer and more decorous character (Article 93). Communities authorized to prepare and enforce town plans must have a population of at least 10,000 inhabitants. The wording of Article 93 does not impose upon the local authorities the duty to fix the extension plans. The use of the power is left to the will of the local authorities, but in the law of May 31, 1903, for popular houses, Article 20 provided that the local authorities, where the necessity to make healthy some insalubrious district or to provide for the deficiency of dwellings and popular houses has been recognized, shall prepare schemes and extension plans according to Articles 93 and 96, law of June 30, 1865, for the compulsory acquiring of public land. In practice it has happened that while many local authorities have exercised the power to provide the extension plan in order to have at their disposal areas necessary for new buildings, the areas very often were given to some society or co-operative association to build people's houses. In the extension plans are indicated the rules to be observed in the erection of new buildings, in order to provide for the healthfulness of the inhabited places and for their convenient and decorous character. In these plans the width of the streets and the distribution of the buildings are regulated, while special by-laws provide for the height of the buildings, their interior arrangements, the fronts of the houses, and particularly the necessary hygienic conditions. Building is not allowed without the previous approval of the plans by the local authorities, who oversee the work and can order suspension if the constructors vary from the approved plan. No building may be inhabited without a special permit of "inhabitability" from the mayor, which permission may be denied if all the details indicated in the plan have not been observed. Buildings erected not according to the town plans may be destroyed and the owner sentenced to a fine not exceeding \$200. Local authorities are enabled to condemn areas included in the extension plans in order to build popular houses, and to sell or lease them temporarily to private people.

Another provision having the purpose of promoting the use of the building areas is that contained in Article 9, law of July 8, 1904, for the city of Rome. According to it the government may authorize the local authorities, where it is thought necessary to promote the building of more houses, to impose a tax on the unbuilt areas, including in them those on which the erection of a building has been initiated but not completed.

The tax was at the rate of 1 per cent., and was raised to 3 per cent. of the value of the area. Lots between or near streets open to traffic which have not been permanently put to industrial or agricultural use, or are not used by occupants of existing buildings as gardens, villas, etc., are considered as building areas. Not very important results have been obtained with the tax upon the areas, it being too low compared with the rapid increase in the value of the areas, especially in the last few years. Few local authorities have adopted it. Other local authorities undertook a large extension of areas, thus putting themselves in condition to regulate more efficiently the extension of the city and take advantage of the increase of the value. The local authorities of Milan, Turin, Venice, Rome and Bologna have taken such action, with very good results.

Norway.

SOURCES OF INFORMATION.

1. Letter from American Minister at Christiania, February 21, 1913.
2. Report transmitted therewith of Ihlen, Minister of Foreign Affairs, on Aid to Workmen.
3. Lov om Arbeiderbrug- og Boliglaan af 9 Juni, 1903, ført à jour.
4. Bankens reglement.
5. De tre sidste beretninger om bankens virksomhed.
6. Finans- og Tolddepartementets indstilling av 21de Mai, 1912. Om Arbeiderbruk- og Boligbanken.
7. Den norske Arbeiderbrug- og Boligbank Cirkulaire of 20 November, 1903; 24 September, 1904; October, 1905; November, 1905; June, 1906; October, 1906; January, 1908.
8. Annuaire de Législation Etrangère, 1903.
9. Daily Consular and Trade Reports, August 22, 1910.
10. Senate Document 214, 63d Congress.

The assistance for workmen's homes in Norway is rendered chiefly by State loans, through a State workmen's dwelling bank. Several cities have established similar municipal banks. By law of June 9, 1903, in regard to laborers' dwelling and homestead loans, the government established Den norske Arbeiderbrug- og Boligbank (Workmen's Dwelling and Homestead Bank) for the purpose of furnishing loans guaranteed by the communes at a low rate of interest for the purchase of small parcels of land and homes. The capital, raised by means of a government subsidy,

amounted originally to \$1,350,000, but was raised in 1912 to \$2,700,000. Since the institution of this bank, over \$7,000,000 has been loaned and over \$250,000 was still available on the 1st of January, 1912. These are government funds placed at the disposal of the bank without interest. Furthermore, temporary loans for short periods are made by the government at 4 per cent. By section 1 of the act the bank is authorized, upon guarantee of the local authority, to make loans at low-interest rates for aiding working people in acquiring small farms and homesteads. The State guarantees the loans, and the bank is authorized to dispose of bonds bearing the State guarantee. Where the local authorities do not undertake to guarantee a mortgage the bank is authorized, nevertheless, to make loans in connection with an insurance feature. Section 16 of chapter 2 of the act provides for the appointment of executive committees in all districts, to consider applications for loans, appraise the property and certify to the character of the applicant. Loans can be made only for single family houses. The members of these committees serve without compensation.

TABLE 31. — *Statement of Loans granted Norwegian Workmen's Dwelling and Homestead Bank to 1911-12.*

YEAR.	Loans granted.	YEAR.	Loans granted.
1903-04,	\$165,537	1908-09,	\$1,181,047
1904-05,	976,860	1909-10,	727,326
1905-06,	949,606	1910-11,	1,761,224
1906-07,	939,965		
1907-08,	805,275	Total,	\$7,506,840

During this period, 1903 to 1911, 9,893 loans were granted on homesteads and 6,775 loans on dwellings.

The purposes for which loans are made, the terms and the limitations are set forth in the by-laws from which the following is extracted: The Norwegian Bank Den norske Arbeiderbrug- og Boligbank has for its object to advance money on loans: (a) At an annual interest not exceeding $3\frac{1}{2}$ per cent. to persons without capital, under guaranty of a municipality, for the purpose of acquiring workmen's allotments; and to rural municipalities for the purchase of landed property intended to be parceled out into allotments for workmen, and for constructing workmen's dwellings

on the same. (b) At an annual interest not exceeding 4 per cent. to persons without capital, under guaranty of a municipality, for the purpose of erecting, completing or acquiring their own dwellings; to rural and urban municipalities; and to building societies, under guaranty of a municipality, for the purpose of providing dwellings for persons without capital. Persons without capital in a township, desirous of obtaining loans for the purposes of erecting, completing or acquiring their own dwellings in a rural municipality, may, however, be granted such loans without municipal guaranty. The State shall refund the losses which the bank may suffer by default on the part of borrowers and guarantors.

All Norwegian citizens, men or women, without capital, have a right to obtain loans for the purposes of acquiring dwellings according to the act. By person without capital is understood one who wants an essential help in money in order to be able to acquire an allotment in pursuance of this act, and who, according to the judgment of the local working committee, does not possess a fortune exceeding \$405.

A municipality may borrow from the bank to purchase an estate for the purpose of parceling it out into agricultural plots for workmen. A municipality may also obtain loans from the bank for the purpose of erecting such dwellings itself, conformably to plans for the construction, alienation or lease of the buildings sanctioned by the king.

Building societies procure homes for persons without capital. Their by-laws and plans for construction, alienation or lease of such dwellings are to be sanctioned by the king. With municipal guaranty they may obtain loans from the bank for the purpose of erecting dwellings.

The properties (allotments) for the acquirement of which loans may be granted must contain at least $1\frac{1}{4}$ acres of cultivated or arable land, and not more than 5 acres of cultivated land, with a value not to exceed \$810, of which no more than \$540 shall be for the land alone. In each rural municipality a working committee shall be appointed to investigate and assist applicants for loans. The loans are made on the recommendation of the working committee. The loans may be granted for an amount up to nine-tenths of the value of the plot. As long as the debt is not entirely redeemed the proprietor is bound to work the plot. The regulations require committee chairmen at least once a year to make inspection and see that homesteads

are worked in a satisfactory manner, that grounds and buildings are likewise satisfactorily utilized and kept up, and that the latter be insured against fire for full value in an organization recognized by the bank.

Legally there is no provision for granting building loans except in conjunction with loans for the acquiring of homesteads. The bank has no legal right to grant loans on homesteads already bought, but only on such as require the loan for their purchase; nor on dwellings already bought and furnished, but only for *erection, completion and acquirement*.

Town Planning. — The boundaries of cities in Norway are established by law for each city, and no extension can take place without legislative enactment. When such is made, and the boundaries are extended, the city has the power to fix streets and open places, subject to royal assent. Cities are obligated to form plans for the regulation of streets and open places in new parts of the city; furthermore, the government may require that the preparation of such plans be proceeded with if it appears desirable. The law makes no provision for causing the city to proceed for the execution of a plan when once adopted. The plan prescribes only the lay of the streets and open places, but not the particular building places of a new quarter of the city. The city has, therefore, no influence on the division of the property, or its best use.

The building law prescribes, however, in places yet unimproved, the proportion of free space to built-over land, and also the height of the building, in proportion to the width of the street. A proprietor can only use his land in accordance with this building law.

The Health Commissioners may demand improvement of housing conditions in order to protect the health of the community, and to destroy nuisances that are likely to breed disease. The commissioners are also charged with preparing health ordinances, to be laid before the city governments and enforced upon approval of the crown. Officers of these commissions are empowered to make necessary inspections, under direction of the commission, on complaint of the tenant or occupant of a dwelling. In accordance with this law numerous municipalities have adopted health ordinances more or less directly dealing with the housing problem; notably Christiania provides against nearly all the evils of unsanitary tenements. The Health Commissioners may, if in their opinion it seems de-

sirable, order an owner to make, on pain of forbidding the use of a building as a dwelling or place of employment until their order has been complied with, any alterations or improvements conducive to better housing conditions. Penalties for disobedience to the extent of the destruction of the property without compensation to the owners are provided.

Expropriation of single structures or of whole residential quarters takes place only when a new street or similar project is undertaken, and even here it is usual to purchase by agreement. The city is not legally obliged to furnish new quarters for persons dispossessed by slum clearing, and as a rule does not do so. In 1900, however, Christiania erected several large workers' dwellings to meet the pressing demand.

Municipal Activity. — Following the example of the State, Norwegian cities have also engaged in affording credit for workmen's homesteads or small farms through municipal mortgage. To encourage private enterprise, Christiania in recent years guarantees mortgages up to 85 per cent. of the cost of construction, and provides a means for deferred payments, thus seeking to satisfy the pressing demand.

Stavanger. — Consul P. Emerson Taylor of Stavanger, in reporting that the increase recently made by the Norwegian government in the funds loaned the Bolig Bank (Dwelling Bank) of that city, assures increased activity in the buildings of workingmen's homes during 1910, reviews the operations of the institution. The Bolig Bank of Stavanger was organized in 1904 with a capital stock of \$26,000, guaranteed by the city council, for the purpose of making loans to the poorer people of the city of Stavanger and of Stavanger Amt (County), for the building of homes. In 1906 the capital was increased to \$54,000, and in 1907 to \$135,000, part of which is loaned by the government. Of this capital there is loaned in the city \$115,776 on 226 homes, in addition to loans made in Stavanger Amt. The Storting in April, 1910, granted the bank an additional loan of \$536,000, which, after June 17, could be used without restriction for applications pending. This entire amount was used in supplying loans, and there are many additional applications on file, to meet which the Storting has been asked to grant a further loan.

Consul Taylor says that the Bolig Bank system has created a wonderful transformation in the economic, sanitary and social condition of the working people of Stavanger. It has resulted in a great reduction of the number of renters, and a corresponding

increase in the number of home owners. The system is somewhat similar to that of the American building and loan associations, but as the loans are made with government money and hence are not for profit, the rate is about half that of most building and loan associations. The loans are made at 4 per cent. and are generally on second mortgage, after a first-mortgage loan has been secured from private investors. The safety of the loans may be indicated by the fact that since 1904 in but one case was the bank compelled to resort to legal means to secure payment of the installments and interest, and there has been no loss of funds whatever. The loans are limited to properties costing, including buildings and lot, not more than \$1,350. It is proposed, however, to raise the limit so that the loans may be made on frame buildings up to \$1,755 and on brick buildings up to \$2,020. Other changes are being made, with a view to encouraging building within the "brick belt," or fire limits. Not the least of the advantages accruing to the community because of this increased home ownership is the improved appearance of the houses, gardens, yards and fences, and the general cleanliness and tidiness of the homes. The pride of home ownership is clearly manifested in these and other things. The flower gardens, especially the rose gardens, of Stavanger are far famed. Another advantage is the sanitary result of the city's spreading over a larger area, with less tendency to congestion.

Roumania.

SOURCES OF INFORMATION.

1. Workmen's Dwellings in Roumania, Report of the Ninth International Housing Congress, Vienna, 1910, Dr. J. Costinesco.
2. Law of 1910 for the Construction of Low-cost and Healthful Houses.
3. Monographs in Proceedings of the Tenth International Congress, The Hague, 1913.

Up to the end of the last century, Roumania had no occasion to occupy itself with the question of housing the laboring class. Industry had not been developed to an intensive degree. The area of the cities was very large as compared with the number of inhabitants, and as the one-family house was the customary home of the people, the lack of air and breathing space had not made itself felt. The houses of the poor became by 1910 quite inadequate. The death rate in the last ten years had been a cause of great anxiety, particularly in the city of Bucharest. The deaths from tuberculosis alone rose to 40 per 10,000. The essential provisions of the Roumanian Law of 1910 are the encouragement of

the formation of credit and construction societies by co-operation on the part of the city; and measures to facilitate, by State and city guarantee, the placing of the obligations of these societies at the most favorable interest rates.

The movement for workmen's houses was first taken up by the city council of Bucharest. The municipal housing policy in Bucharest consists of: (1) The encouragement of the construction of low-cost houses by the formation of credit and construction societies through co-operative use of private and municipal capital, 40 per cent. being subscribed by the city and 60 per cent. by private initiative. These societies have been favorably treated by the law, but they are required to limit their dividends to a very low rate. (2) The abatement for twenty years of taxes on these societies and their buildings. (3) The acquisition of large ground plots to be divided for low-cost houses, the city paying part of the expenses. (4) The extension of electric car lines between the center and the new workmen's quarters. (5) A thoroughgoing inspection of the hygienic and other conditions at the time of construction. The capital of these credit and construction societies is very limited, and it is only by the issue of bonds that they can make any progress in construction. The rate of interest on the bonds varies according to the facility for placing them. They may be guaranteed by the State or the city. The deposit and savings banks are authorized to invest their reserve funds in the obligations of construction societies. These advantages are not granted to private persons, but only to credit or construction societies, to manufacturing establishments and to workmen's corporations. The houses put up by the societies must pass finally into the possession of private persons. These houses are built with a view to being sold and not rented, except in the case of factories.

Certain modifications of the Dwelling-house Law of 1910 are in the law of April 21, 1913. The maximum value of the house to which the advantages of tax exemptions and municipal aid for credit are extended is from \$1,200 to \$3,000. It is obligatory upon the savings banks and the national banks to accept or guarantee the construction obligations issued by the communal society of low-cost housing of Bucharest.

The progress in the matter of low-cost housing in Roumania up to 1910 may be summarized as follows: —

(1) The acquisition of ground plots by the city of Bucharest with a view to such construction; (2) the construction of low-

cost houses by the cities and their sale at prices from \$720 to \$1,000 on the annuity plan to workmen or petty officers; (3) the new law for workmen's houses voted in 1910 by the Roumanian Parliament; (4) the formation of a large credit and construction society, Casa Communala (the municipal house), with capital, 60 per cent. of which was privately subscribed and 40 per cent. by the city of Bucharest. Beginning activity on January 1, 1911, the Casa Communala in Bucharest has bought, in six different quarters of the capital during two years and a half, about 222.3 acres. The large purchase was necessary to anticipate the rise in the price of land. The price varied between 40 cents and \$1.35 per square yard. Of these 222.3 acres, 49.5 have already been built up and sold.

Aside from individuals directly buying houses, different branches of the public administration have intrusted to this society the work of constructing houses for workmen and functionaries of the government. More than 500 individual houses have already been finished for these administrations, and more than 400 cottages and a large collective building, covering a surface of 10 acres (including grounds), are to be finished in 1914. The communal society has constructed in all, in two and a half years, 1,000 single buildings, occupying a surface area of more than 49 acres. These houses have from three to four rooms all built with due regard to hygiene, water, light and grading. None of these buildings are rented. They are all sold at prices running from \$720 to \$1,700, including land. This price has been made possible by economical administration, low-interest rates, facility in securing credit, participation by municipality, tax exemptions, and the fact that the society is the owner of two brick factories and a cement factory. The return to the society has been more than 6 per cent. The purchaser must pay on the average \$1.32 per square yard per year of habitable surface. In this \$1.32 is comprised amortization over a period of twenty years, including 5 per cent. on the capital, life insurance (providing for a reversion of the house free of all future payment in case of death) and administration expenses. Ten per cent. initial payment is required. In less than three years 5,000 persons have thus been enabled to house themselves in healthful homes, hitherto unknown to them.

Town Planning. — By the Law of 1894, concerning the organization of towns, communities in Roumania are obliged to draw up street plans for the new quarters. Bucharest must, by 1915, draw up a general plan. The law empowers them to pre-

vent new town quarters being laid out without their consent. The municipality can demolish any building that has been erected contrary to laws and by-laws. The owner of a building plot is entitled to exploit such property only with due regard to the general plan of extension. In case the general plan of extension has made no provision for his property, the owner has a right to make a development scheme for his ground, subject to approval by the municipality, which must see to its being in accordance with the principal existing and future thoroughfares. The owners apply for building permission to the municipality, which traces the new streets in accordance with the general plan; the municipality grants its consent, and the owners cede the ground required for the building of street gratis, and provide for the necessary laying of pipes, etc. The law concerning communities authorizes municipalities, subject to the approval of the Home Office, to exploit the grounds belonging to the township in the interest of the community.

Russia.

Mr. Alexander Bloch of St. Petersburg, a member of the committee of the International Garden City and Town Planning Association, in speaking of Russia at the Tenth International Congress at The Hague, in September, 1913, said:

Russia suffers from the same evils in housing as other countries, and in some cases the evils are even greater. In St. Petersburg the average number of inhabitants per house is 52 (census of 1910), and in Moscow 28, as compared with 4.5 in England, and only 7.9 in London. In St. Petersburg there is an average of 8 persons living in one apartment, in Moscow, 8.6, — far more than in London, Paris, Vienna or Berlin. Similar comparisons are true of the number of inhabitants per room.

In the country districts large wastes and fields adjoin overcrowded villages. The conditions of rural housing in most provinces of Russia are of such a kind that the dwellings cannot be considered worthy of the name of human habitations. In small, dirty rooms are found together not only man, wife and children, but also animals. Often there is no separate room for cattle.

On the other hand, if housing conditions are poor in Russia, if they are somewhat worse than in other countries, there are unusual opportunities for improvement, in that there is much land only partly developed.

Recently a small city in Siberia, Lepsinsk, concluded that its site was not convenient. Being possessed of abundance of land, it decided to move the whole city, consisting of a few hundred houses, to another place, and to do so in a scientific way, making use of the latest ideas in city and town planning. What at Letchworth and Hellerau costs so much money and ability can be realized in Siberia more easily.

In Moscow a meeting of specialists and representatives of the town council in August, 1912, decided to elaborate a large program of rehousing nearly 80,000 persons in that city.

At Riga, at Warsaw and near Tula and Ekaterinburg, there are various attempts to realize the ideas of garden suburbs, garden villages and small-holdings colonies, — all in the experimental state.

*Co-operative Renting of Land.*¹ — There have been frequent attempts made to hire land collectively, initiated in some cases by co-operative credit associations which rented comparatively large areas of land for distribution among their members by tracts. The lease is contracted in the name of the association and not in the name of the separate individuals. An association of good standing and reputation, which is in a position to pay the rent in advance, easily obtains favorable terms, and sublets the land to its members with a slight increase of the price in order to cover the expenses of the transactions and to provide against possible non-payments of the members. If the association takes any preliminary obligations upon itself — the payment of hand money, payment of security at the drawing up of the contract, etc. — it must have in its possession signatures and bonds of the members who propose to hire the land contracted for. The association is held responsible in regard to the fulfilling of the contract, but, according to the regulations, this responsibility must be adjusted among a given number of members. All payments are made and expenses borne by the association, but are afterwards subdivided as loans among the members who share the land. Operations of this kind are frequently met with in the south of Russia, principally in the province of Kherson. For instance, the Konstantinovsky Association, in the province of Kherson, rented land for the sum of \$7,725 in 1908 and \$10,712 in 1909. The terms of the contract proved to be favorable for the participators, as they paid \$2.30 per acre, while the price before the association took the matter in hand was \$3.45 per acre. The money advanced to members for leasing lands represents a considerable part of the loans issued by the credit co-operative bodies.

The Russian government is endeavoring to promote scientific farming. The appropriations to its Department of Agriculture for seeds, fertilizer, instruction, etc., are increasing year by year; \$855,000 is the sum proposed to expend for such purposes during

¹ Daily Consular and Trade Report, April 16, 1913.

1914. About 10,000 agricultural instructors have been appointed. The government granted credits for agricultural improvements amounting to over \$1,500,000 during 1913. The total amount of such loans since 1904 is \$4,318,302.

During the last five years in European Russia about 2,000,000 agricultural holdings have been allotted, with a total area of 45,900,000 acres. In Asiatic Russia 48,600,000 acres have been appropriated and 350,000 new holdings allotted.

Spain.

SOURCES OF INFORMATION.

1. Statement of Spanish Foreign Office to American Minister at Spain, December, 1912.
2. Law of June 12, 1911, and Regulation of April 11, 1912, to encourage the construction of Low-cost Houses.
3. Preparación de las Bases para un Proyecto de Ley de Casas para Obreros. Instituto de Reformas Sociales.

A law was passed by the Spanish government on June 12, 1911, for the construction of cheap houses, and on April 11, 1913, regulations were fixed for the application of this law. Up to the end of 1912 no houses had been built under the law, but the government is now beginning work. The Spanish government has attempted to better the dwelling houses of the working classes through widely different mediums: regulations concerning hygiene in general, and municipal regulations in towns and cities; by subsidies and aids, such as exemptions from taxes to the builders of cheap houses, or to workmen occupying them; by the encouragement given to the work of different official bodies, like the "Institute of Social Reforms," which gave information concerning the advantages and necessity of the work in question; and lastly by the law of low-cost houses, for solving the problem of hygiene and cheap dwellings by private initiative with the supervision and aid of the government. Previous to the passage of the law numerous cities had been authorized by special acts to exempt from taxation houses erected by building societies, or to participate financially in their activities.

The Law of 1911 provides for the establishment of local committees to encourage the building of low-priced houses. Such committees are authorized to receive bequests, gifts and subvention from State, province or municipality, to be applied to any of the purposes of the law. The necessary expenses of the local committee shall be paid (Article 7) by the municipality, unless the committee's own resources are sufficient to cover its

expenses. All local committees are under the immediate direction of the Institute of Social Reforms. Where no committee has been established, the Institute shall exercise the functions of one. The State, province or municipality may grant certain lands to be devoted to the purpose of the law. Building plots or unproductive lands belonging to societies or individuals, whose owners fail to use them for the purposes of the law within three years from the date of the law, may be expropriated as a public utility for the use of societies building low-cost houses.

Houses built according to the provisions of the law shall be exempt from taxation for twenty years. The government may appropriate annually a sum not less than \$95,000 to encourage the building of low-priced dwellings. The sum is to be distributed by the Ministerio de la Gobernacion according to information supplied by the Institute of Social Reforms and the local committees; 50 per cent. goes to the payment of interest at a rate not higher than 5 per cent. per annum, on sums borrowed by co-operative societies organized to build low-priced dwelling houses, from the savings banks, loan banks, mortgage banks or legally recognized institutions of credit. If the sum needed for the payment of such interest exceeds 50 per cent. of the appropriation, account shall be taken, in apportioning it, of the number of dwellings to be built and the economic conditions, so that the greatest number of persons may be benefited. The remaining 50 per cent. of the appropriation shall be distributed in subventions to individuals or bodies building low-priced dwellings which are to benefit large numbers of persons; or this 50 per cent. may be applied in part or in whole to guarantee the interest or obligations issued by the co-operative societies to obtain funds for the building of low-priced dwellings. If the society or individual builders fail to build within the time fixed, the subvention shall be returned to the treasury, which is a preferred creditor after the holders of mortgages. The National Provident Institution shall organize insurance as a complementary guaranty of the loan for the construction or purchase of low-priced dwellings, according to the conditions fixed by a special law on popular life insurance. When the municipality expropriates dwellings classified as wholly unacceptable, it pays only the value of the land. Municipal governments may undertake the construction of low-priced dwellings, claiming the subvention provided for by this law, under the same conditions as any other body.

A garden city association has been established in Barcelona

under the auspices of the Musée Social of the city. It is subsidized by the local authorities. The society aims not only to construct workmen's dwellings, but also to develop the health, beauty and welfare of the city, which, with a well-considered plan, is now said to be the most attractive municipality in modern Spain.

Sweden.

SOURCES OF INFORMATION.

1. The Report of the Section for Labor Statistics of the Board of Trade concerning Measures taken by the General and Local Government Authorities in the Housing Question.
2. Law of June 14, 1907; Law of October 11, 1912; Law of August 31, 1907; Royal Ordinance of December 31, 1909, to give opportunities to acquire homesteads; Royal Ordinance of June 18, 1909; Royal Ordinance of June 10, 1912; Royal Ordinance of June 25, 1909, concerning Homestead Loans; Royal Ordinance of June 13, 1908.
3. Report (1901) of the Homestead Movement Committee appointed by the Government on the 10th of July, 1899.
4. "Swedish Homestead Policy," by A. Molin.
5. The Development of the Low-cost Dwelling and of the Small Proprietor in Sweden. Dr. A. Molin at the Tenth International Housing Congress, The Hague, September, 1913.
6. "The Government Expert's Reports to the Tenth International Housing Congress," by Carl H. Meurling, Stockholm, on Town-Planning, and State and Municipal Aid for Workers' Homes.
7. Proceedings of the Municipal Council of Stockholm.
8. Publication of the Statistics Bureau of Stockholm.
9. "Housing Conditions in Stockholm," by J. Guinchard.
10. "Le registre cadastral," Stockholm.

In 1910 there were in Sweden 98 cities and 194 towns. Fourteen cities had a population exceeding 20,000, 10 a population exceeding 10,000, and 47 less than 2,000. Sweden took steps as early as 1869, 1881 and 1896 to facilitate the breaking up of large estates and the creation of small proprietors. The first provision was the concession of State lands in agricultural districts for the purpose of permitting the selectors of "homesteads" to establish themselves on these lands. The Riksdag (Parliament) in 1894 authorized the government to alienate certain agricultural lands, and sell them on favorable terms to purchasers of small means desirous of becoming proprietors of homesteads. The law has not been very successful, as up to 1909 only about 1,200 homesteads had been disposed of. The government in 1909 proposed in the Riksdag a new form of allotment, so as to prevent speculation and to give the laboring class, for whom the legislation was intended, a system of deferred payments to facilitate their acquisition of homesteads. The total number of concessions to 1912 was about 400.

In 1904 the Riksdag voted \$2,700,000 for loans to small proprietors. These loans are only made through an intermediary,

such as the Royal Society for Rural Thrift, and homestead companies, whose organization and management have been approved by the State. The principal requirements for such approval are that the dividends shall not exceed a fixed rate, and that the by-laws be approved. These loans are granted for workmen's homes as well as for rural proprietorship. Interest is about 3.6 per cent. In case of a habitation, the loan is limited to 75 per cent. of the value, and in the case of a homestead to 83.3 per cent. Loans on houses were formerly limited to those of value not exceeding \$1,350, but this has been raised to \$1,900 where an old homestead is acquired and \$2,160 where new building is necessary. The borrower pays only the stipulated interest during the first three years, but with the fourth he begins to pay on the principal at the rate of 2.4 per cent. in case of a homestead loan and 3.4 per cent. in the case of a workman's dwelling. In 1908 the amount voted for the loans was exhausted, and a further sum of \$216,000 was voted, together with an annual appropriation of \$1,350,000 from 1909 to 1913. These amounts were found inadequate, and in 1913, \$675,000 more was voted.

During recent years further measures for cutting up large estates were taken. In 1907 the Riksdag voted the creation of a fund to serve as a nucleus for capital for companies and associations formed disinterestedly for the purchase of large estates and breaking them up into small farms, or for building low-cost dwellings. They loan up to 80 per cent. of the value of the property, and interest is about 4 per cent. In theory the loan is repayable in five years. So far \$540,000 has been voted for this fund. The State has also created a fund known as the "Homestead Fund." To date a total of \$9,650,000 has been appropriated to cover the entire country. This fund serves primarily homesteads on farms.

Private capital has been more active than the State, both in homesteading and in building workers' dwellings.

Garden cities, too, have been established, but without meeting expectations, with the exception of "Solheim," near Stockholm.

Stockholm, during the period 1904-12, bought 8,875 acres for about \$2,575,000. Among other land-buying cities are Eskilstuna, which in the course of the years 1903 and 1904 acquired about 2,635 acres; Gothenburg, 760 acres; Malmö and Hälsingborg, 680 acres each; Karlskrona, Kristianstad, Nyköping, Vänersborg, 250 acres each, and small acreages by Upsala, Tidaholm, Trälleborg, Nässjö, Vadstena, Ulricehamn and several

others. Several towns and other smaller local authorities have also acquired considerable territory.

Local activity in direct building of homes is almost entirely confined to the last ten years, but Gothenburg for a considerable time has ceded land for building under various forms of tenure. The most common method of alienation in the past has been by sale in fee simple, but of late leasing for a term of years has become a frequent practice. Land concession for homesteads is generally associated with a town-planning scheme for the district affected.

Stockholm is the only city in Sweden undertaking directly to build homes. Instead, the cities and towns generally afford financial assistance for homes on the subdivided tracts. Thus Stockholm, Nyköping, Kristianstad and Skara have guaranteed homestead building. Nyköping loans to such building societies as have been approved as to organization by the municipal council, in accordance with an agreement with the Nyköping Savings Bank; the bank will lend to homesteaders on farm mortgages up to 60 per cent. of the actual cost of improvements and land, for amortization in twenty to twenty-five years. In certain places the towns themselves have advanced loans for construction, either directly or through an association. To this end the city of Karlskrona has appropriated \$27,000 on the condition that the maximum loan is \$1,080, and that it does not exceed three-fourths of the fire insurance carried. Likewise \$27,000 was appropriated by Upsala, where the loans are not to exceed \$1,080 nor four-fifths of the value of the improvements and land. About half a dozen other cities have taken similar measures.

Town Planning. — Among important measures on the subject of housing in cities are laws of 1907, on city planning and the dividing of large tracts, and on leasehold rights. The Law of 1874 takes it for granted that a town plan is a requisite for every town, and insists on wide streets and the gridiron plan. The Law of 1907 prescribes the procedure for the adoption and authorization of a town plan, both as far as the rights of local authorities and of owners are concerned, and establishes the principle that land profiting by a town plan shall contribute to the costs incurred. It is not authoritative until approved by the king. If the plan is based, more or less, on a subdivision of the land, the division also is subject to royal assent. Special areas may be reserved for special purposes, as factories, workingmen's homes, etc.; and heights of buildings as well as their density may be

limited. By a broad interpretation, the town may even fix the price of the building site. Land which is to be part of a street, square or other public place may not be built over after a plan is made authoritative. All land necessary for carrying out a town plan must be ceded to the town. The king is empowered to authorize a local authority to take compulsorily territory deemed essential for the development of a community when it cannot otherwise be acquired at a reasonable price. In assessing betterment costs, the local authority pays only the actual expense of building the streets, — land damages are assessed on the territory benefited.

Stockholm. — In the course of the last century the population of Stockholm increased from 75,000 to about 300,000, — doubling twice. The first doubling of the population required about three-fourths of a century, for in 1877 Stockholm had about 154,000 inhabitants. The second doubling of population occurred in the last quarter of the century. On December 31, 1910, the population of Stockholm amounted to 344,000. The ever-increasing number of people led to a corresponding increase of building, but the block is the common type of dwelling. Formerly credit on real property was very limited. Private capitalists, co-operative banks and insurance companies so loaned out their funds, but even good mortgages were hard to place, and a high rate of interest was demanded. The city guaranteed the stock of a limited corporation, the "Stockholm Leasehold Banking Company," to the extent of \$1,350,000. The by-laws of this company provide that its aim is to loan on mortgages on leasehold rights to encourage construction of houses on municipal land. The company may borrow up to twenty times its paid-up capital. Loans are made up to 80 per cent. of the value of the buildings, and after necessary provision for reserve, dividends are limited to 5 per cent.

The activities of Stockholm include the construction of dwelling houses for city employees as well as for workingmen in general, renting at low prices; building in old quarters bought by the city with a view to future laying out of streets; establishment of homes and refuges for the homeless; the purchase of large rural estates near Stockholm to be parceled out for homes; subsidies in the way of land at favorable terms and loans to building enterprises purposing the erection of low-cost houses; subsidies in the way of guaranteeing the securities of banks providing building or transportation facilities; improvement of the means of transpor-

tation by providing workmen's trains at reduced rates and construction of municipally owned lines; establishment of municipal housing inspection. Until the end of the last century the city built only for its own workmen, especially for those who were employed in municipal establishments in other towns, notably for quarry workers. The city council voted in 1899 an appropriation for 6 brick houses within the city for city employees, costing \$154,000 and containing 126 dwellings, of which 105 were one room and kitchen, and 21 were two rooms and kitchen. In 1905 4 workmen's homes were bought at a cost of \$97,160, containing 102 dwellings. In 1908, \$688,300 was appropriated for workmen's homes within the city limits. Of this last amount, \$460,000 had been used by the end of 1910. The total appropriated by the city from 1874 to 1911 for the construction of workmen's dwellings within its administrative limits amounts to \$1,210,000. On December 31, 1912, 3,097 persons were housed therein.

Aside from houses built for workmen's dwellings, the city also leases small tenements at favorable terms in other property belonging to it. These are properties bought in connection with a city plan. For constructing new streets, widening existing ones and transforming public squares, the city is compelled to acquire property fronting on the proposed ways. The price of these properties being often exorbitant in case of a legal expropriation, the city tries, as often as occasion arises, to buy by agreement, and then acquires a large number of properties not absolutely essential to street laying out. Pending street construction, it rents these preferably to people of small means. At the end of 1909 the city had 968 acres of such land, of which only 464 acres were destined for streets, and 504 could be disposed of for building plots. The book values of these properties were, on the same date, \$14,310,000, and the rents paid \$483,300, or 3.4 per cent. In 1902 the houses then rented out by the city were occupied by 20,953 persons, or nearly 7 per cent. of the population. Rents averaged a third lower than in other buildings. The city is thus the largest landlord in Stockholm. Rent-free homes for the homeless have at various times been opened. In 1910 there were 256 refuges and 80 night lodgings (free) maintained at a net annual cost of \$20,000.

An important step for the purpose of improving housing conditions for the people of small means has been the purchase and development of rural land outside the jurisdiction of the city. In the early '90's the city acquired vast tracts in connection with

the departments of water, charity and health. At the beginning of this century purchases were made chiefly with a view to enlarging the limits of the city, creating new housing quarters and locating industries. The rural property of the city covered, at the end of 1913, 22,235 acres, or an area twice the actual administrative area of the city itself. The purchases had cost \$3,210,000. Of these, those acquired with a view to extending the city (for houses and factories) covered 8,875 acres, costing \$2,472,500. Only one of these tracts, Enskede, has yet been developed. This property of about 1,500 acres, in the immediate proximity of Stockholm on the south side, was acquired in 1904 for about \$540,000. In 1906 the first sales had been made of lands therein. At first the land was sold in fee simple. The contract stipulates a fixed period during which the land must be improved, and imposes certain restrictions as to future building. New legislation permitted leases, and by the end of 1912, 28 plots in Enskede were sold and 439 leased. The city itself in 1908 voted \$400,000 for building 106 houses there. To the end of 1912, 128 houses were built. In addition to the city and individuals, societies that are subsidized by the State have engaged in considerable building. At the beginning of 1913 there were 470 houses containing about 3,400 persons. To improve transportation, the city has had steel railways built for operation by a company, running early morning trains for workmen.

In addition to Enskede, the principal properties are Eppelkisen and Alviken, situated within the town of Bromma, north of the city, where development has just begun. Land here is reserved on favorable terms for city employees, and a railway line has been municipally built, to be operated by a street railway company.

Long before the city had itself begun to build dwellings, it had subsidized companies, societies and foundations building low-cost houses, by concession of loans or of land at low prices. The St. Eric Company received, in 1879, a loan of \$27,000 at moderate interest, to be repaid in annuities, secured by mortgage. Concession of land has been made either by sale, in which case the purchase money is liquidated by annuities guaranteed by mortgage, or by a lease contract for a term of years. To guarantee that the land will not become the subject of speculation, and will be devoted to the object designated, it is stipulated that the contract is void if it is not used up for low-cost houses or other objects named in the lease; if the dividend of the company

exceeds 4 or 5 per cent. (one old company, 6 per cent.); if the houses built do not contain a specified number of small dwellings; if the land is not improved in a specified time; if the rent exceeds a fixed amount; if the company or society does not submit to a government audit. By 1911 the societies subsidized by the city had built houses containing 1,661 dwellings. The rents paid for the dwelling (annually) averaged \$38 a room. These dwellings were occupied by 6,421 persons. In all, the city has loaned these societies, companies, associations, etc., \$606,150, and has granted them land to the extent of 123½ acres.

In approving certain railway and banking enterprises the city seeks to improve housing conditions. For the Stockholm-Vesteras-Bergslagen, a line running north, the city in 1875 and 1898 assumed a guarantee of obligations amounting to \$2,700,000, and similarly for a southern line, Stockholm-Nynais, a guarantee of \$460,000. The city has several times attempted to establish new lines of communication, with the aim of allowing workers in Stockholm to live at a considerable distance from the city in healthful, low-cost houses. For this purpose the city's steps were usually indirect, such as concessions to street railways and bond guarantees for certain railway lines, serving the suburbs. In granting these concessions the city has stipulated certain reservations, — the right of assuming the franchise after a fixed period, with or without indemnity; the reduction of fares on certain workmen's trains; and others.

The State as well as the city has taken steps to improve housing for the working classes in Stockholm, both directly by building and indirectly by consenting to loans. Dwellings have been erected for State employees, chiefly for railroad and telegraph employees. The credit unions of these services often place their funds in property of this nature. In the city of Stockholm the State has given title to 443 workmen's dwellings, — 29, one room, 338, one room and kitchen, and several larger dwellings. This State assistance has not, however, played an important part in solving the housing question in Stockholm. In 1910 there were also co-operative housing associations in Stockholm with 77 buildings, assessed value \$4,380,000, containing 2,041 dwellings, housing 7,970 persons.

By 1911 employers had built or bought for their workmen in the city of Stockholm over 1,409 dwellings, containing 2,968 rooms. The rents average \$41.50 a year per room.

Homes at Trolhättan and at Mörby for State Employees. — All

the real property of the Nya Trolhättan company, comprising most of the central part of that city, having come into possession of the State in 1905, the government took over the management of the canal and water works in Trolhättan. By a royal decree of September 21, 1906, the plan for the organization of the territory, comprising 100 ground plots and an area from one acre to $2\frac{1}{4}$ acres, was approved, and work begun in September, 1907. Subsequently the territory, situated on the land of Strafverd, Hjulksvarn and Stallbacka, underwent rapid development.

In 1910 a plan for another quarter of homes, on crown land in Sylte, comprising 122 parcels, was ratified. In addition, a plan has been made for homesteads and villas on Avidstorp, comprising 118 homesteads, and preliminary steps have been taken for the creation of a homestead quarter in Vavrik. At first the land was ceded in fee simple, but since the latter part of 1908 concessions have been leased. In Strafverd, Hjulksvarn and Stallbacka, to the end of 1910, 77 plots of 54,014 square meters had been sold for \$17,250, and 46 plots of 31,499 square meters had been leased. In Sulte 3 plots were sold for about \$700 and 5 had been leased.

For the crown lands at Trolhättan there is in force a sort of supervision of construction, the principal stipulations of which are inserted in the purchase or lease contract. The land is mortgaged to guarantee the observance of certain restrictions, especially as to height, etc. To prevent speculation the land must be built over in a specified period of time. To supply the demand for loans for erecting buildings on the land purchased, the purchase money was originally established as a special fund; this fund is administered by the management of the canal and the works of Trolhättan. In 1908 the Riksdag voted a sum not to exceed \$108,000 to be added to this fund. To June 1, 1910, \$97,201 had been loaned to 104 home builders at rates of interest varying from 4 to $4\frac{1}{2}$ per cent.

At Mörby there have been established homesteads with the object of improving housing conditions among State employees. The Riksdag in 1911 resolved to cede land in Mörby to an association of State employees, to be leased to members; and to create "the fund for the Mörby State employees," for furnishing loans to the said society, as well as for the construction of streets, squares, water and sewerage mains. The Riksdag granted the association a loan not to exceed \$89,000, and a further sum of

\$162,000 for construction of houses in 1912. The total extent of territory to be occupied by the association is 83½ acres, divided into 179 plots. A town plan was established in 1912.

Switzerland.

SOURCES OF INFORMATION.

1. Statement of the President of the Swiss Confederation to the American Chargé d'Affaires at Berne, December 11, 1912.
2. Kommunale Wohnungs-Fürsorge in der Gemeinde Bern, Berne, 1913.
3. Monographs in Proceedings of the Ninth and Tenth International Housing Congresses.

As Switzerland is a confederation of States, each one of which has control over the housing problem, there is no general housing law. There are only three cities with a population of over 100,000 (census of 1900), — Zürich, Basel and Geneva, — but Berne is a close fourth. In the 93 municipalities in St. Gallen in 1910, 15.3 per cent. of the population were house owners. The canton has no building law, and the municipalities work under individual ordinances. Zürich possesses about 1,100 acres of land, worth about \$6,270,000. Verne, Winterthur and Basel also possess much land. Since 1898 Basel has operated under a condemnation law, which enables the city to expropriate unhealthful quarters. In 1905 this law expired by legislative limitation, but during its life it operated to improve the city considerably.

Several cantons have adopted, in accordance with parliamentary permission, a tax on unearned increment. At St. Gallen, Basel, Berne, Zürich and Lucerne exists a strong movement for its further adoption. In Basel, as a matter of fact, this tax has been in existence since 1840; since 1903 it has yielded about \$35,000 annually.

In general, the theory of housing in Switzerland is that the cities themselves should not build, but should assist organizations and societies. An investigation of a commission under the direction of Herr Schatzmann (Zürich) found, however, that the existing societies did not entirely meet the building demand, and that it was questionable whether they would do so. In the report of this investigation, the following statistics are found (1908): —

TABLE 32. — *Unaided Building Societies.*

CANTON.	Number of Societies.	Number of Houses built.	Dwellings provided.
Zürich,	7	345	928
Winterthur,	1	189	394
Berne,	1	7	55
Lucerne,	1	5	12
Basel,	1	13	53
Lausanne,	3	13	94
Chaux-de-Fonds,	4	24	102
Locle,	1	5	-

These associations and societies work independently, without any assistance from the canton or the municipality. They, for the most part, allow the sale of their houses. In addition to these, there are several societies and associations which are building with direct or indirect assistance on the part of the community. They have built 147 houses, with 594 dwellings.

French Switzerland contains more building associations of one kind or another, which, however, have put up fewer houses than those in German Switzerland.

The assistance on the part of the communities consists in subscription to the shares and in guaranteeing mortgages, thus procuring a cheap rate of interest; in conceding land at low prices, concession of building material at cost price, and gratuitous furnishing of water, gas and electric light services.

The Workmen's Building Society of St. Gallen and Suburbs is a corporation making returns to the Board of Trade, and data are available. Its houses cannot pass from its possession. The members subscribe one-third of the capital, the other two-thirds are covered by mortgages. The value of the houses hitherto erected is about \$200,000. Of this, the political division of St. Gallen contributed \$20,000, the municipality and the trade associations about \$10,000 and private persons the rest. The executive committee consists of 15 members, of whom 6 are nominated by the subsidy-granting corporations, the others by the shareholders. The surplus earnings pay a dividend of $3\frac{1}{2}$ per cent., and the rest is put into a sinking fund. As a co-operative undertaking, it is free from taxes, but it has voluntarily paid its share to the city.

In addition, the employees of the railways, the postal service,

the police and other public services, have, through co-operative associations, built several houses.

Several cities have built houses for their own employees. Zürich, for instance, has built 53 houses containing 129 dwellings. Berne, from 1889 to 1898, built 134 houses, containing 182 dwellings. The cost of construction was about \$170,000, land \$6,000. The rents (annually) were, for one room and kitchen, \$40 to \$45; two rooms and kitchen, \$60; three rooms and kitchen, \$62. Apartments of from one to four rooms with kitchen have a small garden with two fruit trees for each family. There is a dividend of $2\frac{3}{4}$ per cent. on invested capital. In its session of May 27, 1910, the city council of Berne decided to continue the possession of the houses and to erect new buildings to provide the working classes with healthful and neat apartments at cheap rent.

The canton of Lausanne for forty years has occupied itself with improving housing conditions, many investigations having been made. It has built healthful, low-cost dwellings to prove the practicability of the undertaking, and its experiment has resulted satisfactorily. The city possesses a number of old fortifications that have been adapted for building healthful, low-cost houses. Except those located in the heart of the city, all dwellings have a garden. The annual rent varies from \$16 to \$30 (four rooms and kitchen), according to the amount of land for gardening. Unhealthful dwellings have disappeared in proportion to the building of workmen's dwellings. The city may condemn properties, and the owners receive compensation. The city has aided private associations by granting free or at reduced prices land for workmen's houses.

Town Planning. — Most canton Legislatures leave to local authorities the care of the formation of the new quarters, or of the transformation or rehabilitation of those that need improvement. The principal cities have made town plans, but they are generally not obliged so to do. The regulations of the canton of Basel, which is principally urban, prescribes the laying out of streets and squares, fixing the building line, the procedure for acquiring land compulsorily, the financial participation of those interested, and the resale of the parts not utilized by the State. The regulation at Lausanne fixes ways of communication, building lines and heights according to the width of the streets. At Zürich provisions as to alignment, redistribution and expropriation are made. The external territory of the town is divided into different zones.

MISCELLANEOUS.

Argentina.

SOURCES OF INFORMATION.

1. Daily Consular and Trade Reports, September 20, 1912; January 31, 1914; August 22, 1913; February 15, 1913; September 4, 1913.
2. Bulletin "Pan American Union," March, 1912.

There is under discussion the appropriation of \$4,246,000 (United States currency) for construction of houses for government employees receiving monthly salaries not exceeding \$84.92. The "Buenos Aires Herald" states that the Department of Labor, under the Minister of the Interior, having completed an investigation into the housing of the working classes in the city of Buenos Aires, has presented a report, from which the following points are taken: 400 workmen consulted reside in the four industrial centers of the city. The average wage is 42.46 cents per working day. The average rent is \$3 a month; 341 of the total number of workmen consulted live each in a single room, 39 occupy two rooms each, 14, three rooms, and 6, four rooms. The Argentine Minister of the Interior received a proposal in September, 1913, for the construction on private land of 10,000 houses for workmen, every house to have five dwelling rooms and kitchen, and necessary accessories and a small garden; the rent would be \$1.80 per room per month; the workmen pay at present on the average \$1.27 per room per month; the houses would be situated within 6 miles of the federal capital, and always within 700 yards of a tramway line or railway station connected with the capital. To enable the scheme to be carried out a loan has been asked from the government of \$1,062 per house in bonds, bearing interest at 5 per cent., and 1 per cent. amortization per annum. For this operation the government would have to issue \$1,062,000 in bonds.

The municipality of Buenos Aires has since contracted with the Compañía de Construcciones Modernas to build 10,000 houses for employees and workmen, construction to be at the rate of 2,000 houses a year. The municipality has applied to the government asking for exoneration from customs dues on the materials imported for the buildings. The budget law as projected by the budget committee of the Chamber of Deputies included a clause exempting from payment of import duties materials destined for the construction of workmen's dwellings by the municipality of Buenos Aires to a maximum of \$250 gold per house.

Under date of December 3, 1913, a consular report adds that the Minister of Agriculture has presented to the deputies a project for the formation of agricultural colonies in the Provinces of Buenos Aires, Santa Fé, Entre Rios and Cordoba, which provides for the acquisition by the government of 12,350 acres of land, not more than 6.2 miles from a railway station and adapted to agriculture, in each of the above provinces; each of these acquisitions will be divided into lots of not more than 98.8 acres in Buenos Aires and Santa Fé, or 200 acres in Entre Rios and Cordoba, and these lots will be sold at cost price (plus expenses incurred), payment to be made in 15 yearly installments with 7 per cent. interest, the State retaining a mortgage on the land until payments are completed. Only one lot may be acquired by each purchaser, and each purchaser is obliged to reside on and cultivate his land for the first five years, under penalty of rescission of the contract with loss of installments paid. The government may expend on these acquisitions up to \$3,400,000, the installments as paid to be applied to refund this expenditure. Railway companies may acquire (or the government may expropriate for their account when necessary) extents of 12,350 acres within 12.4 miles on either side of their lines, subdivide them as above and apply for loans.

Brazil.

SOURCES OF INFORMATION.

Daily Consular and Trade Reports, March 22, 1911; December 12, 1911; January 24, 1913; May 2, 1913; May 6, 1913.

Following a law of 1887 and a decree of 1889, granting favors to enterprises building dwellings for workmen's homes, Brazil, by Act of 1909, further encouraged building companies to erect homes for workingmen; removed the tariff from all materials used in their construction; exempted the property from all federal taxation for not less than fifteen years, provided the municipality in which they are erected first agreed to do the same as to city taxes; limited the amount of the rental that can be charged, where the occupant does not buy, to 15 per cent. on the actual money invested; granted unoccupied government lands for building free of cost; authorized the executive to loan the money on deposit in the government savings institution to the building companies; and specified that the houses must be built according to government plans and conditions. In 1911 legislation was enacted favoring the construction and maintenance of cheap

homes for workingmen in Rio de Janeiro. The provisions are similar to those of the 1909 act, but the act also grants available land owned by the federal government not necessary for other purposes, to be used for building sites.

Properly authorized companies and corporations wishing to undertake the building of workingmen's homes must make requisition for the free entry of such material as is needed in the construction of each house or separate group of houses, such free entry to be granted for all material except lumber. Since no frame houses can be constructed in the federal district, the exemption of lumber is a minor item. Exemption from all federal government taxes is also granted; but building companies to receive these special favors must contract with the municipality to insure the exemption from all municipal taxes on the transfer of land, construction, holding and transfer of houses built thereon. Houses must be built on sites approved by the government as being hygienic, and on streets not less than 30 meters wide (meter — 3.28 feet), or eventually to be enlarged to that minimum. Provision must be made for sewerage, water and light connections, and each house be so constructed as to have an independent entrance.

Existing mutual associations, whose members are in the employ of the various government departments, may have the privileges granted by this law, provided that requisition to that end be made through the proper department. The government will draw up plans for the construction of the houses, making provision for different styles and sizes, and specifying the kind and amount of material to be used, the total cost of same, and the maximum price which the respective houses are to pay in rentals. No house may be built for less than \$1,625, and in no case may the annual rent charged exceed 15 per cent. of the cost of construction and price paid for building lot. The building company must oblige itself to sell, either for cash or on the installment plan, any house which a tenant may wish to purchase, at a price not to exceed 10 per cent. in excess of the original cost. The concessionaire must issue provisional title to any tenant proposing to buy a home, taking as security a life-insurance policy issued to the tenant by a company recognized by the government as competent, the amount of the policy not to exceed the official valuation of the property.

Considerable vacant land is held by the federal government as a result of large reclamations of lowland and of fillings in connection with the construction of the new quays. The provision

allowing the Executive to make grants of land to building companies proposing to rent houses to workingmen will doubtless allow of using some of this reclaimed land. Houses built on land so granted must be rented at the rate determined by the cost of construction and not including value of land.

The government receives deposits for savings purposes in an institution called the *Caixa Economica*; $4\frac{1}{2}$ per cent. interest is paid on such deposits which bring no revenue to the government. Loans made from these deposits to companies building and renting homes for workingmen will thus serve two excellent purposes, — providing investment for the savings deposits, and placing funds in the hands of reliable concerns for use in furnishing much-needed homes to workingmen at reasonable rental charges. How much facilities of this sort are needed may be judged in a general way from the fact that in 1911 a laboring man, to obtain even the most meager shelter, had to pay 40 to 50 per cent. of his earnings for rent. These figures are striking in the face of the fact that in American cities 20 per cent. is regarded as the maximum share of wages or salaries which should be paid for house rent.

A project was presented to Congress in 1911 authorizing the government to make contracts with companies or private individuals for the erection of dwellings in the federal and State capitals for workmen and federal, State and municipal officials. The sum proposed to be expended is \$5,000,000 (American currency), to be raised at 5 per cent. interest. A sum is to be deducted each month from the salaries of the workmen and officials for payment to the contracting companies.

The municipality of Santos, State of Sao Paulo, has contracted with a firm of builders to erect in that city 500 workmen's dwellings ("Brazilian Review," January 24, 1913).

Chile.

SOURCES OF INFORMATION.

1. Statement of Chilean Foreign Office, August 4, 1913.
2. "Bulletin Pan American Union," March, 1912.
3. Reports of "Memoria de su Labor," 1911-12. "Las Habitaciones Obreras en Chile i en el Estranjero."
4. Chilean Law promulgated, February 20, 1906 (Official Diary 8435) "for the Establishment of Councils for Workmen's Dwellings."
5. Daily Consular and Trade Report, February 10, 1913.
6. Boletín de la Oficina del Trabajo, Nos. 2, 3, 4 and 5.

An act passed on February 20, 1906, established a superior council and local councils to encourage the building of healthful working-class dwellings to be sold or rented to workingmen; it

grants exemptions from certain national and municipal taxes and provides for the establishment of parks, public schools, etc., for groups of dwellings. The State or municipality may sell public lands to societies, companies, etc., on which to erect workmen's dwellings. The president of the Republic is authorized to devote \$129,000 to building homes for workmen and clerks in government service. A further act passed by Congress in 1907 placed \$1,140,000 in bonds at the disposal of the Superior Board of Dwelling Houses, to be used in such installments as might be necessary. The Board recently decided to place on the market \$215,000 worth of these bonds in order to obtain funds to carry on its work. The bonds draw 8 per cent. interest and have a 2 per cent. accumulative sinking fund. The proceeds of the sale are to be invested in 4 new mutual settlements at Santiago.

The Chilian government is making a strong effort to induce capitalists to build suitable homes for working people, going so far as to guarantee 6 per cent. on the investments when constructed under the supervision of government architects, and rented according to regulations approved by the authorities. During 1912, under this guarantee, there were constructed 648 buildings containing 5,102 rooms, in which 12,659 persons were housed. The investment so far amounts to \$1,709,000, and there are many more buildings under way.

The government of Chile answered in detail the questionnaire sent by this commission. A translation of its reply is appended:—

The government has appropriated up to date the sum of \$522,500 in conformity with law No. 1969 of July 16, 1907, modified by law No. 2199 of September 7, 1909, which authorized the issue of bonds up to the sum of \$1,140,000, with interest at 8 per cent. and amortization of 2 per cent. with the guarantee of the State. It is an internal loan, the expenses of which are paid out of the funds in the treasury. The \$617,500 needed to complete the \$1,140,000 bond issue above mentioned has not been realized on account of the present condition of the market.

There has been collected in revenue from the houses which have been constructed: in the district of San Eugenio, \$21,890; in the district of Santa Rosa, \$5,950; and through the resale of land, \$32,050 from San Eugenio and \$2,175 from Talca. The legislative acts under which this has been done are: law regarding houses for working people of February 20, 1906; loan laws of July 16, 1907, and September 7, 1909; and respective regulations approved by supreme decrees of December 24, 1908, June 7, 1909, May 14, 1910 and July 18, 1911. The government, through the treasury, has punctually paid the dividends of the bonds. The Board created by the law has not reimbursed the government, in spite of having a large part of the money which the houses have produced, for the following reasons: (1) in order to have the necessary funds to pay the cost of the constructions now under way, which it

has been necessary to pay out of the balance of the loan in order to carry them out; (2) on account of having a contract with the South American Insurance Company (very beneficial to the working people), according to which the Board delivers to the company the installments paid by the laborer, the company reimbursing the Board at the end of the term of payment, and in case of the death of the laborer paying the full price of the house; and (3) on account of a great part of the proceeds from the loan being invested in lands unproductive by reason of not yet being built upon. The lands have been bought by the Board for the purpose of erecting dwellings thereon, said houses to be sold in accordance with the regulations. In exceptional cases, where the holding of land has been considered excessive, it has been sold to private individuals in order to take advantage of the appreciation caused by the constructions which the Board itself has undertaken.

The government has sold land for cash, or on varying terms, payable in monthly installments, in which the interest and amortization is included. The government possesses land in Santiago, Valparaiso, Vina del Mar, Rancagua, Talca, Chillan, Concepcion and Valdivia, with a total area of 420 acres, of which 150 acres are occupied by communities with houses constructed by the Board in Santiago, and 70 acres by similar communities with houses under construction in Talca and Chillan. At present plans are being prepared for improving 70 acres more, 12 in Santiago and 58 in Valparaiso. The rest is ready to be built upon when the opportune moment arrives. Outside of these lands, 20 acres in Talca and 50 acres in Santiago have been sold to individuals in the manner previously indicated. At present there are 235 completed occupied dwellings in Santiago. In Chillan there are 70 dwellings which are about completed, and 16 in Talca.

By law No. 2714 of December 5, 1912, which modified law No. 1838 of 1906, the State is authorized to guarantee interest up to 6 per cent. on capital invested by societies in the construction of hygienic dwellings, to be sold on long-term payments, not to exceed twenty years, the installment paid by the purchaser to include both price of house and amortization.

In order to make use of the guarantee, the government promulgated the regulations of May 20, 1912, but no use has yet been made of this authority. Pending the action of the supreme government are several requests from capitalists who have asked for an administrative declaration by which the State would pledge itself to make use of the power to concede the guarantee.

The Law of 1906, regarding dwellings for laborers, seeks to stimulate private initiative, Article 14 recommending the exemption from all fiscal or municipal contributions and the granting of the privilege of consuming water at the rate of 100 liters daily per family, at a price equal to 10 per cent. of the ordinary price, in all dwellings which are declared hygienic. Furthermore, the municipalities are obliged to pave the streets and sidewalks without charge to the proprietor, and the treasury must pay the sewerage service.

At present in Santiago there are 67 tenements which have been declared hygienic, of which 7 cover entire blocks.

The model districts have been constructed barely two years; therefore the mortality statistics cannot serve to make definite conclusions. However, the recorded mortality in the model districts is 20 per 1,000 yearly, while the general rate of the city of Santiago is 44 per 1,000.

The dwellings for laborers, which have been constructed by the Board of Laborers Dwellings and the Mortgage Bank of Credit, are not adapted for

agricultural industries on account of being very small and usually situated within the city limits. The government is stimulating the initiative of individuals, to whom it concedes tracts of land in the southern provinces of the country for purposes of colonization. The administrative measures consist in furnishing certain elements to facilitate the construction of dwelling houses and for fencing the properties. The State has organized various services for agricultural instruction and development. In the practical schools of agriculture, the instruction is free, and in order to enter nothing more is required than the ability to read and write. The government is making a propaganda in respect to co-operative methods to dispose of products and some societies of this class are now in the process of formation.

Colombia.

SOURCES OF INFORMATION.

1. Despatch of American Chargé d'Affaires, at Bogota, February 3, 1913.
2. Daily Consular and Trade Report, July 2, 1913.

The government of Colombia does not engage directly in any work for the better housing of the laboring classes. In some of the larger centers, and especially in the distant and uncivilized portions of the republic, there are institutions founded and kept up by different Catholic orders, such as the Franciscan, Augustinian, Capuchin and Marist Brothers, who do an effective work in instructing the Indians in practical crafts, agriculture and building decent houses. The assistance given by the government to these orders consists in a complete exemption from all duties for their importations into the country, and beginning this year of an appropriation of \$100,000 yearly for their use. Further facilities for building have been offered by the recent extension (May, 1913) of the privilege of the Banco Central of Bogota, so that it may establish branches for making real-estate loans in any part of the Republic.

Canada.

SOURCES OF INFORMATION.

1. Report of the American Consulate-General at Ottawa, January 29, 1913.
2. City and Suburbs Plans Act of Ontario, May 4, 1912.
3. An Act respecting Town Planning of Nova Scotia, May 3, 1912.
4. An Act relating to Town Planning, New Brunswick, April, 1912.
5. "Economic Housing in Toronto," paper by G. Frank Beer, President of the Toronto Housing Company, before the Municipal Association, Toronto, November, 1913.
6. Bill 103 of 1913, for the granting of Aid for the Advancement of Agricultural Instruction in the Provinces.
7. Articles in Part IV., "Boston Transcript," Saturday, October 4, 1913.
8. "The Vancouver World," March 1, 1913.

The Dominion government has not taken any measures to improve the housing of working people. In 1912, however, the Legislatures of the provinces of Nova Scotia, New Brunswick and

Ontario passed laws for this general purpose. The Nova Scotia law, enacted on May 30, 1912, is entitled An Act respecting Town Planning. The New Brunswick statute, passed in April, 1912, is called An Act relating to Town Planning, and the Ontario statute, passed on May 4, 1912, is cited as the City and Suburbs Plans Act.

The Ontario act provides that where any person is desirous of surveying and subdividing into lots any tract of land lying within or within 5 miles of a city having a population of not less than 50,000, he shall submit a plan of the proposed survey and subdivision to the Ontario Railway and Municipal Board for its approval. The Board has authority to require changes as to the number and width of the roads or streets; the direction in which the roads and streets are to run and their location; and the size and form of the lots; but may not authorize the laying out of any road or street less than 66 feet in width. No plan of any such land shall be registered unless it has been approved by the Board, and no lot laid down on a plan not so approved shall be sold or conveyed by a description containing any reference to the lot so laid down or to such plan.

The Nova Scotia act provides that any city, town or municipality may prepare a town-planning scheme with reference to any land within or in the neighborhood of its area, or may adopt with or without modification any scheme proposed by any owners of any land with respect to which the municipality may have prepared a scheme. The lands to be included in the scheme may be built upon or not, or it may be a piece of land not likely to be built upon, and the plan may provide for the demolition or alteration of any building included in the area. After a municipality has given notice of the approval of a scheme it may, in accordance with the provision thereof (a) remove, pull down, alter any building or other work included in the area, and (b) execute any work which is necessary, provided the party charged with the same delays action to the prejudice of the scheme. Any expenses so incurred by the municipality may be recovered from the party so defaulting. Provision is made for compensation where property is injuriously affected by the scheme. For the purpose of putting a scheme into effect, and when it is proposed to erect buildings for housing purposes, the council of the municipality may cause a company to be formed and guarantee the bonds to the extent of one-half the capital required.

The New Brunswick act gives wide powers and is, in substance,

as follows: any town or city council, or the council of any county may prepare a "town-planning scheme" covering any land within or bordering on the area over which it has jurisdiction; or any owners of land may prepare such a scheme. The scheme, with an estimate of cost, must be submitted to the government, and the government may approve it with or without modifications. The general object of any such scheme shall be the securing of suitable highways for traffic; proper sanitary conditions; open spaces for parks and recreation grounds; or any other work incidental to town planning, such as the number of buildings per acre, height and general character of buildings, etc. The "local authority" (or authorities) having received approval of the scheme may appoint a commission of not less than 5 nor more than 10 members to carry out the scheme. The commission may issue debentures guaranteed by a fixed annual assessment, but only with the consent of the municipality affected. The commission may remove or alter any building which is such as to contravene the scheme, or which has been erected contrary to any provision of the scheme; or it may execute any work which is being so delayed as to prejudice the efficient operation of the scheme. Any person whose property is injuriously affected is entitled to compensation, but no compensation is to be given for work commenced after notice of application for approval of the scheme has been published. Should the scheme increase the value of the property, the commission is entitled to collect from the person whose property is so increased one-half of the amount of the increase. Property shall not be considered injured by any provisions which prescribe the space about buildings to be erected or the height or character of buildings. The commission may purchase any land it requires by agreement or by expropriation. If the government is satisfied (after holding an inquiry) that a local authority has not prepared a scheme where such a scheme should be prepared, it may order the local authority to prepare and submit such a scheme; or if it finds that any local authority has refused to adopt a scheme as prepared by owners of land in a case where a scheme should be accepted, it may order the town to adopt such a scheme; or if it finds that the local authority has refused to consent to any modifications or conditions imposed by the government, the government may order the local authority to consent to the provisions. It may also insist upon the commission executing the provisions of the scheme effectively.

Housing in Toronto. — The Toronto Housing Company was

formed by legislative permission under the Joint-stock Companies Act. It was decided that a satisfactory solution of the financial problem could be secured only by the co-operation of the provincial Legislature, of the municipality and of interested citizens. A bill was framed providing a means by which the public-spirited citizen of any municipality in Ontario might command the financial assistance required to supply necessary additional housing accommodations. Shares are to be sold at par and to an amount sufficient to provide the necessary margin for the securities to be issued by the company. If the shareholders provide 15 per cent. of the cost required to purchase lands and erect dwellings, the municipality may assist by its guarantee of securities in raising the balance. Provisions are made for the issue of further securities as additional lands are acquired and improvements made; provided however, that the total amount of guaranteed securities outstanding shall not exceed 85 per cent. of the value of the lands, dwellings, etc. No dividend on the capital stock of the company shall be paid exceeding 6 per cent. per annum. If the municipality desires to acquire the holding of the company it may do so by purchase of the shares in the open market or by the company passing a by-law transferring its holdings. To prevent watering of stock or making indirect profits by landowners, contractors, etc., the act provides that no stock shall be sold for any consideration other than cash, and that money received by the company on account of its capital stock shall not be used for expenditures not connected with the carrying out of the main purpose of the company.

Acting under the powers conferred by the Ontario act, the Toronto Housing Company planned a building program requiring \$1,000,000. The city council of Toronto guaranteed securities to the value of \$850,000, leaving \$150,000 to be provided by private shareholders. The form of security decided upon is a forty-year 5 per cent. mortgage bond. The rentals from the buildings already constructed and those now building are based upon annual payments being made to trustees upon a scale which will retire the whole issue of bonds within the forty years. The by-law approving of the guarantee was passed by the city council June 2, 1913, and actual building construction is now under way involving an expenditure of \$550,000. It is expected that the whole \$1,000,000 will be employed by the autumn of 1914. Accommodation for over 500 families will be provided by the development now contemplated.

The present municipal guarantee is for building within the municipality only. Shortly after the Toronto Housing Company was formed, however, an opportunity offered to acquire 200 acres of farm land 2 miles from the existing city limits. As adequate transportation facilities were lacking, it was not considered wise for the company to assume the responsibility of purchase, but the low price made the purchase a very desirable one, and 5 of the shareholders advanced the money necessary to purchase the land. Since then one-third of the land has been subdivided and sold. As soon as satisfactory transportation has been secured, it is intended to develop this suburban property along the lines of a garden suburb.

Agricultural Instruction. — An Act of 1913 entitled, An Act for the granting of Aid for the Advancement of Agricultural Instruction in the Provinces, provides for the distribution of \$10,000,000 during the next ten years for the purposes of education, instruction and demonstration. The distribution is to be chiefly on the basis of population, and according to a statement made by the Minister will work out substantially in accordance with the following table: —

TABLE 33. — *Public Funds for Agricultural Instruction.*

PROVINCE.	1913.	Annually, 1917-23.
Prince Edward Island,	\$26,529 85	\$31,753 73
New Brunswick,	44,509 93	64,117 87
Alberta,	46,094 95	66,970 91
British Columbia,	47,334 76	69,202 57
Manitoba,	51,730 05	77,114 09
Nova Scotia,	54,288 45	81,719 21
Saskatchewan,	54,296 29	81,733 32
Quebec,	159,482 40	271,068 32
Ontario,	195,733 32	336,319 98

For a number of years it has been the policy of the Dominion government to assist settlers whose crops have been destroyed by drought or frost by furnishing seed grain. The applicant gives a lien upon his homestead for the full value of the advance, which becomes a permanent charge against the land until paid. The lien bears interest at 5 per cent. per annum. Advances of this character have gradually become less frequent in late years. The Department of Agriculture makes an annual distribution from the Central Experimental Farm of samples of superior sorts of grain and

potatoes, but does not furnish trade instruction or tools. Co-operation in the distribution of products is practiced in the factory system of manufacturing cheese and butter, and by the co-operative associations of fruit growers for the sale of fruit. In the Maritime Provinces steps are being taken at the present time by an officer of the Department of Agriculture to foster a co-operative system of the marketing of wool. Encouragement has been given to the formation and proper management of co-operative clubs of seed growers.

Taration in Canada. — The western provinces of Canada are generally exempting homes and other improvements from taxation, and the results are usually a great increase in building. Victoria, Vancouver, Edmonton, Calgary and Lethbridge are the leading exponents of this policy. When Victoria first stopped taxing improvements in 1911, the amount of the improvements doubled in value over the preceding year. The next year they again doubled, being \$8,000,000 in 1912, \$4,000,000 in 1911 and \$2,000,000 in 1910.

The growth in the value of building permits in some of these Canadian cities is shown below: —

TABLE 34. — *Building Permits.*

	1910.	1911.	1912.
Vancouver, B. C.,	\$13,150,365	\$17,652,642	\$19,428,432
Calgary, Alberta,	5,580,594	12,907,638	20,394,220
Edmonton, Alberta,	2,159,106	3,673,260	14,446,829
Victoria, B. C.,	2,273,208	4,096,315	8,208,155
Regina, Sas.,	2,351,208	5,009,340	8,347,309
Moose Jaw, Sas.,	1,071,090	2,413,756	5,275,797

In Ontario 300 municipalities have petitioned for power to reduce taxes on improvements. Throughout the province of Saskatchewan all buildings are by law exempted 40 per cent.; but by a Law of 1911 cities and towns were authorized to increase this exemption. About 20 of them have done so.

The following figures compare the value of building permits in two neighboring cities: —

TABLE 35. — *Building Activity with Improvements exempt from Taxation.*

	Seattle (Improvements taxed.)	Vancouver.
1901,	\$4,569,788	\$731,716 (50 per cent. of improvement taxed).
1902,	6,325,108	833,607 (50 per cent. of improvement taxed).
1903,	6,495,781	1,426,148 (50 per cent. of improvement taxed).
1904,	7,808,120	1,968,501 (50 per cent. of improvement taxed).
1905,	6,704,784	2,653,000 (50 per cent. of improvement taxed).
1906,	11,920,488	4,308,410 (25 per cent. of improvement taxed).
1907,	13,572,770	5,632,744 (25 per cent. of improvement taxed).
1908,	13,377,329	5,950,893 (25 per cent. of improvement taxed).
1909,	19,084,853	7,258,565 (25 per cent. of improvement taxed).
1910,	17,163,080	13,150,365 (improvements exempted).
1911,	7,491,156	17,652,642 (improvements exempted).
1912,	8,415,325	19,428,432 (improvements exempted).
1913,	9,321,115	10,243,222 (11 months ending November).

The area of Seattle is something like five times that of Vancouver, and it has practically twice the population.

Cuba.

The law of July 18, 1910, for workingmen's dwellings, and regulations (executive decree No. 742 of August 20), authorizes the executive to construct 2,000 small cottages, each to be assigned by lot to native-born or naturalized Cuban heads of families, of good conduct, having no personal resources other than the results of their labor, and whose names are registered in accordance with Article 7. The houses are to be built of brick and tiles, at least 13 feet high, covering 156 square feet, and contain a living room, dining room, two bedrooms, kitchen, bath and toilet.

The land on which the houses are built shall be at least 65 by 19½ feet. Workmen placed in possession of these houses shall pay \$2.65 within the first ten days of each month, which amount is to be devoted to interest and amortization, the payment of water service and the expenses of the administration. Allotment charges shall be paid by the occupier, or if not, the State will advance them and add them to the amount due on the house. When the possessor shall have repaid the amount of the actual cost of construction and other obligations the State will give him a deed free of all taxes and stamp duties, except the notarial fee. The houses are exempt from the payment of building fees, official charges and of all taxes during the ten years in which the workingman agrees to pay for the property. The

rights acquired can in no way be mortgaged or otherwise alienated as long as the possessor is not the exclusive owner. For building the houses award is to be made to the most suitable bidder, with obligation to finish building within nine years. The award shall be to the bidder offering the best conditions as to service, capacity, solidity, sanitary conditions, construction of streets and pavements, and the obligation to employ at least 85 per cent. of Cuban workmen. The Minister of Agriculture, Commerce and Labor shall keep a record of workingmen fulfilling conditions of this act who apply for allotment of a house, and of successful applicants. No workingman can choose more than one house nor rent it; he must make a preliminary payment of \$5.10; he may anticipate payments. In case of the death of the head of the family his interest shall pass to his heirs on their demand; the latter may transfer them to another workingman. Those inscribed on the list provided for in Article 7 shall have preference. The sum received by the State from the sale of buildings shall be applied to the construction of new houses.

Under the provisions of the law, up to January 1, 1914, 950 houses had been constructed in Havana, 45 in Pinar del Rio and 58 in various places in the province of Santa Clara.

India.

The new capital, Delhi, will be built by the government in accordance with a recent final report of town-planning experts. This final report states that the new city must have power to conserve health, and a wealth of air spaces, and plenty of room for expansion and additions.

Laborers' Dwellings in Bombay. — The Improvement Trust of Bombay has approved plans involving the erection of 8 "chawls," or laborers' houses, in connection with the Spring Mills at Sewri, which will contain altogether 500 rooms, and also buildings containing 1,000 rooms for the Kohinoor Mills, in Bombay. The Improvement Trust will build the chawls and the employers pay combined rent and sinking-fund charges for them, so that after thirty years the chawls become the property of the employers. The two schemes above mentioned will probably require an expenditure of about \$300,000.¹

¹ "Daily Consular and Trade Reports," 1913; January 15, 1914.

Union of South Africa.

The Department of the Interior states that there are at present no legislative acts for improving the housing of the working people. A commission known as the Small Holdings Commission has been appointed, however, and its recommendations are expected to bear on the question of workers' homes.

Chosen (Korea).

Agricultural Loan Associations in Chosen. — The local monetary associations in Chosen resemble to some extent the building and loan associations of the United States and the co-operative industries of Europe, but more especially the government-aided associations of Germany, after which they are modeled. The associations date from July, 1907, when the Korean government subsidized a number of farmers' societies to the extent of \$4,980 each. This money was to be loaned to members of the associations, who were to pay the current commercial rates of interest. The interest and repaid capital of these loans were to be added to the funds of the associations. The scheme proved practicable, and now there are 210 of these subsidized associations, with over 70,000 members and with loans aggregating \$747,000. The rates of interest range from 9 to 12 per cent. per annum. Compared with interest rates in the United States, the charges appear high, but the best terms obtainable from a local money lender range from 2 to 3 and even 4 per cent. per month. It was with the idea of assisting the small farmer that these associations were established. They are an increasingly important part in the lives of the small, independent farming class. They engage in warehousing, in purchasing fertilizers, agricultural machinery, and to some extent in the sale of farm products for the benefit of their members. The accounting and general supervision of the finances of these associations are in the hands of the local provincial governors. Membership is open to all farmers of the district at a small membership fee.

Hawaii.

A joint territorial resolution of November 6, 1909, established a Commission on Advances to Homesteaders to "study and thoroughly investigate and examine into the matter of establishing an office to conduct the business of advancing money to the

bona fide homesteaders of the territory on security of mortgage of the homestead land, and improvements thereon at a low rate of interest." The commission reported to the government of Hawaii on June 20, 1910, that there were grave questions as to the constitutionality of direct loans of public moneys to private individuals for private purposes. The commission recommended, however, (1) that the territory improve public lands, fence them and erect suitable dwelling houses thereon, before disposing of the lands; (2) that transportation be facilitated by the opening up of more roads; and (3) that the rate of interest for deferred payments for land by homesteaders be reduced to 5 per cent.

A consular report of January 20, 1913, states that cottages with modern sanitary arrangements and garden space have been substituted generally on the plantations for the more or less insanitary tenement houses for laborers.

There was more successful homesteading during 1912 than for any year previous. Not only have there been twice as many homesteads taken than in any previous year, and that notwithstanding more stringent provisions to insure genuine homesteading, but the character of takers has improved, there being a greater percentage taken by Americans and Caucasians.

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